



SuperGuardian

Financial Services Guide

Provided by: SuperGuardian Pty Ltd

ABN 57 113 986 968 AFSL No. 485643 (we or us)

Date: September 2022

Purpose of this “FSG”

This FSG sets out key information about the financial services we may provide to you.

It is designed to assist you to make an informed decision about the financial services we provide and contains important information about:

- Who we are and how to contact us.
- The financial services we are authorised to provide.
- How we are paid in relation to the financial services we provide.
- How to make a complaint.

We strongly recommend that you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please contact us.

Financial services we provide

We hold an Australian Financial Services Licence (AFSL No. 485643) which authorises us to:

- Provide general financial product advice in relation to superannuation products, life risk insurance products, interests in managed investment schemes (including IDPS), securities and basic deposit products.
- Deal in a financial product by arranging for another person to issue an interest in an SMSF.
- Deal in a financial product on behalf of another person in relation to superannuation products, interests in managed investment schemes (including IDPS), securities and basic deposit products.

How you can provide us with instructions

You can give us instructions by phone, email, or any other means that we agree with you from time to time.

Please see our **Terms & Conditions** for further information on this.

Who we act for

As an AFSL holder, we act on our own behalf when providing you with financial services.

We are independent and are not aligned with any product issuer or re-seller.

Associations

We are required to disclose any associations or relationships between us, our related entities and product issuers that could reasonably be capable of influencing the financial services we provide to you. No such associations or relationships exist.

Compensation arrangements

We hold professional indemnity insurance in respect of our financial services which complies with the Corporations Act 2001 (Cth). The professional indemnity insurance covers all the financial services we are authorised to provide under our AFSL.

Privacy

The personal information collected from you will be managed in accordance with our privacy policy, available at <http://www.superguardian.com.au/privacy-policy/>. Our privacy policy contains important information about how we manage the personal information we hold about you, including the purposes of collection, our complaint procedures and how you may access or seek correction of information held by us. Please refer to our privacy policy for further information.

Documents you may receive

We are authorised to provide you with general financial product advice. General advice is financial advice that does not take your personal needs, objectives, or financial situation into account. General advice may be provided to you by our representatives, or in broader communications such as brochures and other information sheets. If we arrange for you to establish an SMSF, you will receive a Product Disclosure Statement (PDS) that is issued by the trustee(s) of the SMSF. The PDS contains important information about the SMSF, including features, benefits, risks, costs, fees, and charges. The PDS is intended to assist you to make an informed decision about whether to acquire an SMSF.

The financial services are provided as part of our broader tax, accounting, and administration services, which are governed by our Client Engagement Form, Fee Quote and Terms & Conditions. The Term & Conditions can be accessed from our website.

Fees and charges

Initial

We will charge you a fee for certain financial services we provide to you with respect to your self-managed superannuation fund (SMSF) (i.e., such as establishing an SMSF). That fee may either be a fixed fee or based on the amount of hours it takes us to prepare and provide you with such financial services.

We do not receive any commissions from product issuers or re-sellers. Our representatives do not receive any commission payments. They are paid a salary which does not change depending on the amount of financial services they provide.

Accounting / Administration

We will usually charge you additional fees, which arise because of the implementation of any financial services we provide you. For example, audit, administration, or compliance fees in relation to the SMSF that is established. These fees are not related to the financial services we provide you and will be set out in the Fee Quote we provide to you each year.

Please contact us if you require any further information about how we or our representatives are remunerated.

Complaints

We are fully committed to providing quality financial services.

However, if you are unhappy with our services, we have an internal complaint process to deal with your concerns.

- **Step 1**
Please contact us if you have any complaints with respect to our financial services. Please provide us with as much information about the complaint as you can. We will then attend to your complaint and may contact you for more information. Once we have enough information, we will endeavour to resolve your complaint in 5 business days.
- **Step 2**
If you are not happy with the outcome, you may request that our compliance officer review your complaint and our proposed resolutions. The compliance officer may contact you for more information. The compliance officer will contact you with his or her decision.
- **Step 3**
If you are still not satisfied with the decision or we do not respond to you within 30 days after you make the initial complaint, you can contact our external dispute resolution provider, Australian Financial Complaints Authority (AFCA). You may only contact AFCA once you have followed the procedure listed previously.

Telephone 1800 931 678
Website info@afca.org.au
Postal GPO Box 3, Melbourne VIC 3001

Further information

If you have any further queries about our financial services, please do not hesitate to contact us.

Postal	GPO Box 1215 Adelaide SA 5001	Fax	08 8221 6552 (Adelaide)	Adelaide	65 Gilbert Street Adelaide SA 5000
Phone	1300 787 576 (National) 08 8221 6540 (Adelaide)	Email	info@superguardian.com.au	Melbourne	Level 30, 35 Collins Street Melbourne VIC 3000