

Provided by: SuperGuardian Pty Ltd

Purpose of this FSG

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

Date: July 2026

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.

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. The policy explains how we collect, manage, store, access and correct personal information, and outlines our complaint procedures.
Fees and charges	Initial We charge a fee for certain financial services relating to your SMSF (such as establishment). Fees may be fixed or based on the time required. We do not receive commissions from product issuers or re-sellers. Our representatives are salaried and do not receive commission payments. Accounting / Administration Additional fees may apply for implementing financial services, including audit, administration and compliance services. These are detailed in your annual Fee Quote. Please contact us if you require further information about our remuneration.
Documents you may receive	We provide general financial product advice, which does not take your personal objectives, needs or financial situation into account. If we arrange the establishment of an SMSF, you will receive a Product Disclosure Statement (PDS) outlining the fund's features, benefits, risks, costs, fees and charges.

Complaints

Our financial services form part of our broader tax, accounting and administration services governed by our Client Engagement Form, Fee Quote and Terms & Conditions.

We are committed to providing quality financial services.

Step 1: Contact us with your complaint and provide as much information as possible. We aim to resolve complaints within 5 business days once sufficient information is received.

Step 2: If you are not satisfied, you may request a review by our Compliance Officer.

Step 3: If you remain dissatisfied, or we do not respond within 30 days, you may contact the Australian Financial Complaints Authority (AFCA).

AFCA

Telephone: 1800 931 678

Website: info@afca.org.au

Postal: GPO Box 3, Melbourne VIC 3001

Further Information

SuperGuardian

Postal: GPO Box 1215, Adelaide SA 5001

Phone: 1300 787 576 (National) | 08 8221 6540 (Adelaide)

Fax: 08 8221 6552 (Adelaide)

Email: info@superguardian.com.au

Adelaide Office

65 Gilbert Street

Adelaide SA 5000

Melbourne Office

Level 30, 35 Collins Street

Melbourne VIC 3000