



CHARTERED ACCOUNTANTS  
AUSTRALIA + NEW ZEALAND



1 July 2016

SuperGuardian Pty Ltd

# Financial Services Guide

Provided by: SuperGuardian Pty Ltd  
ABN 57 113 986 968 AFSL No. 485643 (we or us)  
V001

## Purpose of this guide

This FSG sets out key information about the financial services we may provide to you. It also sets out information about your rights with respect to the financial services we provide.

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 a limited AFSL which authorises us to:

- Provide financial product advice on self-managed superannuation funds (SMSF).
- Provide financial product advice on your existing superannuation products, but only to the extent required for:
  - Making a recommendation that you establish an SMSF; or
  - Providing advice to you on contributions or pensions under the superannuation product.
- Deal (issue, acquire, dispose) or arrange to deal in an SMSF.
- Provide class of product advice with respect to:
  - Superannuation products;
  - Life risk insurance products; and
  - Basic deposit products.

Class of product advice allows us to consider your personal circumstances in determining the appropriate class of financial product that is suitable to you. However it does not allow us to recommend any particular financial product.



## 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 engagement letter 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.

## Fees and charges

### Initial

We will charge you a fee for the financial services we provide to you. That fee may either be a fixed fee or based on the amount of hours it takes us to prepare and provide you with the financial services.

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

### Ongoing

If you enter into any ongoing service arrangement with us, we will charge you a yearly fee. This will be disclosed in any SOA we provide.

### Accounting

We may charge you additional fees, which arise as a result of the implementation of any advice we provide you. For example, audit 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 engagement letter we enter into with you.

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

## Documents you may receive

If we provide you with financial advice, we will provide that advice to you in an SOA. The SOA will contain our advice, the basis upon which we provide the advice and specific information about the remuneration we receive.

We may also record our advice through preparing a record of advice (ROA) in some circumstances instead of providing you with an SOA. If you have not been provided with the ROA, you may request a copy of it free of charge at any time within 7 years after the advice was provided to you,

by contacting us.

If you enter into an ongoing arrangement with us, you will receive a fee disclosure statement each year and a renewal notice every two years.

## 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.

## 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 45 days after you make the initial complaint, you can contact our external dispute resolution provider, Credit and Investments Ombudsman (CIO).

**Telephone** 1800 138 422

**Website** [www.cio.org.au](http://www.cio.org.au)

**Postal** Credit and Investments Ombudsman Ltd  
PO Box A252  
South Sydney NSW 1235

You may only contact CIO once you have followed the procedure listed previously.

## 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.

## 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 of the financial services you are provided, even if they were provided by a person who is no longer our adviser.

## Further Information

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

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