

## FINANCIAL SERVICES GUIDE

This Financial Services Guide is designed to assist you to decide whether to use our services. It describes our services, how we are remunerated, our professional indemnity insurance and how we handle any complaints you may have. If we assist you to apply for a financial product, we will provide you with a Product Disclosure Statement containing information about the product's features and risks.

### OUR SERVICES

We are an authorised representative (No: 473474) of Australian Financial Services (AFS) licensee, Super Plus Tax Pty Ltd (AFSL no. 468112). Our high quality advisory services can assist you as we are authorised to provide general financial product advice and arrange:

- Deposit and payment products
- Superannuation, including SMSFs

We act for you when giving advice and arranging financial products.

### HOW CAN YOU DEAL WITH US?

You can deal with us in person, by phone, fax or email. It is important that you provide us with complete and accurate information about your circumstances and you take the time to check any assumptions we make and the basis for our advice. If you don't our advice may not be appropriate for your needs.

### HOW WE ARE PAID

<b>Advisory services</b>	<p>We charge for our advisory services on the basis of the time that we spend looking after your needs. The rate will depend on the nature of the services you ask us to provide and usually varies from \$165.00 to \$484.00 per hour (incl GST).</p> <p>For a number of services, the cost is covered by the administration fees we charge your SMSF.</p> <p>We will provide a fee estimate when you engage us to provide services to you that are not covered by the SMSF administration agreement.</p>
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### WHO WE PAY?

<b>Advisers</b>	<p>Our employed advisers are paid an annual salary and in addition, some of our employed advisers are also shareholders in our businesses and may receive dividends.</p>
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### IMPORTANT ASSOCIATIONS

Both we and our AFS licensee are wholly owned subsidiaries of Harris Hawk Pty Ltd as trustee for the AAPlus Trust and one of our directors is also a director and shareholder of that company. One of our directors is also a director and shareholder of our AFS licensee.

We may refer you to your Nominated Adviser (that is the adviser whom referred you to us for SMSF administration) if you need financial planning services e.g. life insurance, retirement planning, social security, securities advice, or you require services for which you have not been referred to us to provide. If you don't have an appointed financial planner, we may refer you to an adviser whom introduces clients to us or to our AFS licensee, to provide those additional services.

**OUR PROFESSIONAL INDEMNITY INSURANCE**

Our AFS licensee has professional indemnity insurance in place which covers us for any errors or mistakes relating to the financial services we provide. This insurance meets the requirements of the Corporations Act and covers the services provided by us and our advisers after they cease working with us, provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.

**WHAT TO DO IF YOU HAVE A COMPLAINT?**

If you wish to complain about our services, you can either discuss the matter with your adviser or contact our Complaints Officer, Phillip Whiteley on 07 3211 8766. We will acknowledge receipt of your complaint immediately, and attempt to resolve it within 30 days.

Our AFS licensee is a member of the Financial Ombudsmen Service, an external dispute resolution scheme. If you are not satisfied with the manner in which we handle your complaint, you are entitled to take your complaint to them. Their contact details [www.fos.org.au](http://www.fos.org.au). You can access this scheme for free and any decision they make is binding on us, but not on you.

**HOW CAN YOU CONTACT US?**

We can be contacted at:

<p><b>Your advisory contact</b>  Phillip Whiteley, an employed adviser of Super Plus Australia Pty Ltd (AR No:473474)  Address: Level 2, 67 Astor Tce, Brisbane Queensland 4000  Ph: 1300 888 863  Fax: 07 3832 0997  Email: <a href="mailto:admin@superplus.com.au">admin@superplus.com.au</a>  <a href="http://www.superplus.com.au">www.superplus.com.au</a></p>	<p><b>Our AFS licensee</b>  Super Plus Tax Pty Ltd  ABN: 21 126 518 689  AFS Licence No: 468112  Address: Level 2, 67 Astor Tce, Brisbane Queensland 4000  Ph: (07) 3211 8766  Fax: 07 3832 0997  Email: <a href="mailto:admin@superplus.com.au">admin@superplus.com.au</a></p>
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We are committed to protecting your privacy. For more information, ask us for a copy of our Privacy Policy by contacting us on (07) 3211 8766 or visiting our website at [www.superplus.com.au](http://www.superplus.com.au). If you have been provided with a client administration agreement you can also review our Privacy Policy within that document.

This FSG has been authorised for distribution by the AFS licensee identified above and was prepared on 27<sup>th</sup> February 2015, being version1.