

FINANCIAL SERVICES GUIDE (FSG)

Not Independent

We are not independent, impartial or unbiased within the meaning of the Corporations Act because our AFSL holder, Super Plus Tax Pty Ltd may receive life commissions and may have other restrictions on the type of advice services they provide.

This Financial Services Guide describes our financial services to assist you to decide whether to use our services. It describes how we are remunerated, our professional indemnity insurance and how we handle any complaints you may have.

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 services can assist you as we are authorised to provide general financial product advice and arrange:

- Accounting, Tax and Self-Managed Fund Administration (This is not a financial service, but included for clarity)
- Deposit and payment products
- Superannuation, including SMSFs

Super Plus Australia Pty Ltd does not provide a financial planning or advice service and for such services you will be referred or advised to see a suitably authorised financial adviser.

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

We do not provide Advisory services	<p>We charge for our services on the basis of the number of investments, type of investments and activities and work required for the SMSF. The cost of administration for an SMSF can range from \$1,056 to \$6,600 incl GST per year. This cost excludes additional items, where applicable, such as Audit, tax agent fee, Actuarial Fee's.</p> <p>Our fees are outlined in the SMSF Administration Agreement and we can also provide a quote of the estimated fees.</p>
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WHO WE PAY?

Advisers	<p>Super Plus Australia Pty Ltd does not employ or pay any advisers for the services we provide.</p> <p>Super Plus Australia Pty Ltd will pay for specific services connected to the accounting and administration of a client's Self-Managed Superannuation Fund.</p>
Referrers	<p>We do not pay anyone for them referring a client to us.</p>

IMPORTANT ASSOCIATIONS

Both Super Plus Australia Pty Ltd and Super Plus Tax Pty Ltd (our AFS licensee) are wholly owned subsidiaries of Harris Hawk Pty Ltd as trustee for the AAPlus Trust and our director is also a director and shareholder of that company.

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.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

HOW CAN YOU CONTACT US?

We can be contacted at:

<p>Your contact Phillip Whiteley Super Plus Australia Pty Ltd (AR No:473474) Address: Ground Floor, 310 Ann Street, Brisbane, Queensland 4000 Ph: 1300 888 863 Fax: 07 3832 0997 Email: admin@superplus.com.au www.superplus.com.au</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. 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 08 July 2021, being version 4.