

SUPERCONCEPTS PLATINUM

Financial Services Guide

Introduction

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use any of the services offered by us in this guide. It contains information about remuneration that may be paid to us and other relevant persons in relation to the services offered, and information on how complaints against us are dealt with.

We are required to provide you with the information contained in this FSG if we are likely to provide you with a financial service such as general financial product advice.

We have set out the information in this FSG under the following headings:

- who we are and how we can be contacted
- the financial services we offer
- how you can give us instructions
- our relationships and how these can influence the advice we give you
- how we and any other relevant parties are paid
- compensation arrangements
- how complaints against us are handled

In this document:

- “you” and “your” means the Trustee(s) of your self-managed super fund (‘SMSF’)
- “us”, “we”, or “our” means SMSF Administration Solutions Pty Ltd, ABN 76 097 695 988, AFSL No. 291195 trading as SuperConcepts

You should read this FSG together with the [Connected Services Financial Services Guide](#).

Who we are and how we can be contacted

We are SMSF Administration Solutions Pty Ltd ABN 76 097 695 988 trading as SuperConcepts. We hold an Australian Financial Services (‘AFS’) Licence no. 291195.

We are a leading innovator in the field and have over 30 years’ SMSF administration service experience. We offer SMSF administration services for thousands of trustees and the professionals who support them.

We offer SMSF administration services which includes the establishment of your new SMSF, or the transfer of your existing SMSF to us to use our administration services, regular reconciliation review of your fund and completion of all annual accounting, regulatory and Australian Taxation Office (ATO) compliance requirements. We may provide these services through our online administration platform interface – the Dashboard. Please refer to our [Administration Services Guide](#) for further information.

You can contact us by telephone, email or by post.

SuperConcepts

Phone: 1300 023 170

Email: enquiries@superconcepts.com.au

Address: PO Box N316, Grosvenor Place NSW 1220

The financial services we offer

Our AFS licence authorises us to carry on a financial services business to provide financial product advice to retail and wholesale clients for the following classes of financial products:

- debentures, stocks or bonds issued or proposed to be issued by a government
- deposit and basic deposit products
- life products
- interests in managed investment schemes including investor directed portfolio services
- interests in managed investment schemes limited to managed discretionary account services
- miscellaneous financial investment products limited to MDA services
- retirement savings accounts products
- securities
- superannuation

Our AFS licence also authorises us to deal in the above financial products. This means we can arrange and administer the application, acquisition, amendments and cancellation of financial products on your instruction. We may refer you to other providers of financial products and services, or arrange for them to issue products and services to your SMSF.

We may also provide these services via our Connected Services portal that can be accessed through your online Dashboard. For more information, please refer to the [Connected Services Financial Services Guide](#).

We do not provide any personal advice or investment advice. We provide factual information or may provide general advice that does not take into consideration your personal objectives, financial situation or needs. You need to decide what is right for you and your SMSF after considering your personal circumstances and goals.

How you can give us instructions and the Dashboard

Generally, you need to give us instructions in writing (e.g. email or letter) or another method as agreed by us either by contacting us using the **contact details** set out above or through our online interface, the Dashboard.

The Dashboard allows you to access your SMSF information from any device, any time. The Dashboard is also where we deliver SMSF administration communications to you.

Some products and services may have their own rules around how to provide instructions or execute certain transactions. Please refer to the product disclosure statement ('PDS') or other disclosure document of the product for these details.

Our relationships and how these could influence the advice we give you

We are 100% owned by the AMP Group. We provide access to product and services issued by other AMP Group companies online via your Dashboard. The provider of those products and services will pay us a referral fee when you acquire them, we do not deduct them from your SMSF however some of the providers may deduct them from your return.

Where we enter into transactions with related parties, we operate in accordance with the related party protocols and AMP Group policies and procedures which require us to transact on terms that would be reasonable if the parties were dealing at arm's length.

How we and any other relevant parties are paid

We will charge fees when you purchase our administration services. We will deduct the fees from your nominated bank account via direct debit and you agree to execute all documentation required to authorise and enable us to do so. All fees can be found in the [Administration Services Guide](#). We may change our fees from time to time, generally with 30 days' prior notice.

We also have arrangements in place with the below listed providers where we receive referral payments from the provider of the product or service when you acquire their product or service. Some of these will be accessible from our Connected Services portal, please refer to the [Connected Services Financial Services Guide](#).

The product or service provider pay these referral amounts to us — we do not deduct them from your SMSF. The payments are listed below.

Product issuer or service provider	Name and description of product/service	Referral fee paid to us (including GST)
AMP Bank Limited (part of AMP Group)	SuperEdge Cash Account Cash account which SMSF can use to link to investments.	0.275% p.a. of account balance
Australian Moneymarket Pty Ltd	Australian Money Market Investment platform providing access to a range of term deposits across many financial institutions.	Up to 0.11% of account balance which in some cases will result in a reduction in the term deposit rate available from AMM
AMP Capital Funds Management Limited (part of AMP Group)	Core infrastructure fund An investment fund providing exposure to infrastructure assets across energy and utilities transport and social sectors, both within Australia and across global markets.	0.1% p.a. of total funds under management
Australian Group Insurances Pty Ltd (AGI)	SMSF Master Insurance Plan AGI providers trustees and members of SMSFs with life insurance under a policy owned by AGI and underwritten by AIA Australia Limited.	27% p.a. of the premium payable
Macquarie Bank Limited	Macquarie Cash Management Account (CMA) Cash account which SMSFs can use to link to various investment options.	0.275% p.a. of account balance

Product issuer or service provider	Name and description of product/service	Referral fee paid to us (including GST)
Macrovue Pty Ltd	Macrovue Brokerage platform with access to listed financial products in markets in several countries around the world and ability to invest in international shares via thematic portfolios of multiple stocks.	15% of all revenue received by the provider
National Mutual Funds Management Ltd (part of AMP Group)	Wholesale Australian Property Fund An investment fund providing exposure to a diversified commercial property portfolio of Australian office, retail and industrial properties.	0.1% p.a. of total funds under management
Ratesetter Australia RE Limited	Ratesetter Lending Platform Investment in peer to peer lending for retail and SMSF investors.	2.5% p.a. of investment income
Third Party Platform Pty Ltd	Desktop Broker Online brokerage platform	Up to the greater of \$7 per trade or 0.05% of the value of the trade

In addition to the above we may also receive referral fee for non financial products and services.

Before making a decision about any of the above products or services, you should read the relevant Product Disclosure Statement. It will contain more information about the product or service and fees that may be charged. The relevant Product Disclosure Statements are available via the Connected Services portal or the service provider/issuer's website.

What is paid to our employees for providing financial services to you

Employees, directors and representatives receive salaries, incentive bonuses and other benefits from us. The amount of bonuses and other benefits (which may include commissions) which employees, directors, and representatives may be entitled to will depend on various factors, such as: the performance of that person during the year, and in some cases the particular products, features and level of sales attributable to that person during the year, as well as our overall financial and strategic (eg. customer advocacy) performance. Non-executive directors receive fees (and superannuation) for their services. Employees and representatives may also receive non-monetary benefits including conferences and functions (both in Australia and overseas), study support and gifts such as movie tickets. It is not possible to determine in advance what (if any) additional benefits any employee will receive as these benefits are not generally attributed to any particular product (that the employee recommends or advises on) or service they provide.

Further information

You may request details of the fees and benefits (including any commissions) that may be payable, however any request must be made within a reasonable time after you are given this FSG and before the financial services identified in this FSG is provided to you.

Compensation arrangements

We are covered by professional indemnity insurance satisfying the requirements under s912B of the *Corporations Act 2001* for compensation arrangements. The insurance covers claims arising from the actions of our employees or representatives, even where subsequent to these actions they have ceased to be employed by or act for us. You do not have a direct right to claim under this insurance, which is taken out to ensure we have sufficient resources will be available to meet claims against us. The insurance is subject to terms and exclusions.

How complaints against us are handled

We are committed to providing a quality service to our clients. However, in the event you make a complaint we will acknowledge its receipt, assign it to an appropriate person for investigation and resolution and respond to you as quickly as we can. We will keep you informed of our progress towards resolution.

We have a dispute resolution process in place, requiring all complaints to be properly considered and dealt with within 90 days.

Your enquiry or complaint may be received by telephone, email or by post.

SuperConcepts

Phone: 1300 023 170

Email: enquiries@superconcepts.com.au

Address: PO Box N316, Grosvenor Place NSW 1220

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

Australian Financial Complaints Authority

Website www.afca.org.au

Email info@afca.org.au

Telephone 1800 931 678 (free call)

In writing to GPO Box 3, Melbourne VIC 3001

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SMSF Administration Solutions Pty Ltd, ABN 76 097 695 988 trading as SuperConcepts.

Fees and charges are current as at 1 December 2018 and are subject to change.