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**FINANCIAL**

**SERVICES**

**GUIDE**

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**Supervision**  
**GROUP**

*Prepared by  
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## PURPOSE AND CONTENT OF THIS DOCUMENT

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This Financial Services Guide (FSG) is designed to help you decide whether to use any of the services we offer.

It also provides information about:

- Who we are;
- What financial services we offer;
- Who provides the services described in this FSG;
- How we and any other relevant parties are paid;
- Our commercial relationships with financial product or service provider;
- How complaints about us are handled;
- Where to get details on our privacy policy;
- How to get in contact with us.

Any FSG issued by us previously is replaced by this document.

## WHO WE ARE

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*Supervision SMSF Solutions Pty Ltd (ABN: 47 134 666 596)* is an Australian Financial Services Licensee (AFSL No 435751) and *Supervision Superannuation (Australia) Pty Ltd (ABN: 54 105 828 117)*, a related entity, is an Authorised Representative of the Licensee and Registered Tax Agent. These entities are together referred to and trade as **Supervision Group**.

## WHAT FINANCIAL PRODUCT ADVICE ARE WE AUTHORISED FOR?

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**Supervision Group** is authorised to provide general financial product advice in the following financial products:

- deposit and payment products including basic deposit products;
- life products;
- interest and managed investment schemes including invested directed portfolio of services;
- debentures stocks or bonds issued or proposed to be issued by a government;
- retirement savings accounts products;
- securities; and
- Superannuation

To wholesale and retail clients.

## WHAT SERVICES ARE PROVIDED?

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**Supervision Group** provide end-to-end specialised solutions for the trustees of Self-Managed Superannuation Funds. The suite of product and service solutions are dedicated to enhancing the knowledge and understanding of the SMSF environment for Trustees including those who wish to establish a new SMSF, facilitate investment decisions, and provide necessary resources to properly and successfully manage their SMSF, including the set-up, ongoing administration compliance and taxation services.

Additionally, we offer accounting and income tax compliance services, bookkeeping, business taxation advisory and compliance services for business entities and individuals as **Supervision Accounting Services**.

Financial products or services offered and provided may be provided in conjunction with, and as part of the services we provide. We assist you with the application to establish the necessary financial product account or services with the relevant provider accordingly. Unless otherwise applicable in the terms and conditions of the service engagement, you have discretion regarding the which products or services you wish to utilise. Please refer to our website, [www.supervision.com.au](http://www.supervision.com.au) for details and our service [TERMS & CONDITIONS](#)

## WHAT SERVICES ARE NOT PROVIDED?

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We have not considered of your personal objectives, financial situation or specific needs and is not providing financial advice or recommendations on any products or services offered by Supervision Group described in this FSG or made available from time to time.

You should seek financial advice from an independent and appropriate professional adviser before making any decision to purchase any financial product or service, including Self-Managed Superannuation Funds. Please feel free to let us know if you don't have an adviser and would like a referral to our network of licensed financial advisers to assist you. Supervision Group does not have any financial interests in any financial planning companies.

## WHO WILL BE PROVIDING THE SERVICES?

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Accounting and reporting, tax agent and tax advisory, bookkeeping and portfolio administration, regulatory compliance, and business advisory, and financial services are carried out by Supervision Group employee representatives. Additionally, Supervision Group may utilise or offer, by way of referral, financial products and services provided by, independent, and licenced external financial service providers.

Documents, including but not limited to a Product Disclosure Statement (PDS), contain detailed information about their products and usually include the cost and other fees and charges which may apply. Please refer to [IMPORTANT DOCUMENTS](#) and information found on our website.

## OUR COMMERCIAL AND REFERRAL RELATIONSHIPS

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Supervision Group may receive commercial payments from external financial service providers for the referral or other support services we carry out on their behalf, with you. Details regarding the basis and amount that may be payable to us can be found the next section.

For more information on all our [service providers](#) please visit our website.

### **Cash & Interest**

ANZ V2 Plus Cash Management Account – 0.40% of the account balance calculated on the total average daily deposit balance.

Macquarie Bank Cash Management Account - 0.275% of the account balance (For account established before 1 July 2014 only).

BOQ Money Market Deposit Account – 0.25%pa (plus GST) on your account balance calculated daily. This amount is payment made from management fee from DDH Graham who act as agent and administrator of the account.

AMM Term Deposit platform- up to 0.1% (including GST) on the balances of term deposits held on the Australian Money Market (AMM) platform. These payments are made by the term deposit provider and are not an extra charge to your fund's bank account.

### **Shares & Equities**

CMC Markets online trades Listed shares - under \$13,000 up to \$13.90 per trade; for over \$13,000 up to 0.05% per trade. Managed Funds (mFunds) - under \$27,773 up to \$25.00 per trade; for over \$27,773 up to 0.06% per trade. International Shares \$7.00 or 0.07% whichever is greater of order value (includes exchange rate fees of relevant market)

### **Managed Fund**

Bellmont Securities - monthly fee for Core Equities/Buy-Write Portfolio Size \$0-\$499,999 (0.18%/0.24%), Portfolio Size \$500,000-\$999,999 (0.14%/0.20%), Portfolio Size \$1,000,000+ (0.10%/0.16%)

### **Life Insurance**

AIA Insurance/AGI Group Insurances Pty Ltd: Distributor fee of 15% maximum of the annual insurance premium for the term of the policy.

Lifespan Consultants WA: 20% upfront commission received by Lifespan from insurer and 25% trailing commission received by Lifespan from insurer.

### **General Insurance Broker**

Apollo Risk Services - Up to 20% of commission paid by the Insurer for any new and renewal policy.

### **Finance/Mortgage Brokers**

DB Finance WA Pty Ltd	25 % upfront commission received by from lender; and 25 % trailing commission received from lender
ATFIN Finance	
Finance Ways	
Momentum Wealth	

## Share Research

Scaffold – Referral fee of 20% of the 1st year annual subscription fee and 12% thereafter.

## WILL ANYONE BE PAID FOR REFERRING YOU TO US?

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Where you are referred to us by another person, that person will not be paid a fee, commission or benefit in relation to that referral.

Payments received from these commercial relationships are used to pay for normal operating expenses. **NO** payments are made to any financial adviser or financial planner licensee or employee to promote or secure any of the financial products or services offered to our clients.

## PROFESSIONAL INDEMNITY INSURANCE

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**Supervision Group** maintains Professional Indemnity insurance in accordance with its obligations under the Corporations Act.

## COMPLAINTS

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If you make a complaint, we will:

- acknowledge its receipt
- assign it to an appropriate person for investigation and resolution
- respond to you as quickly as we can

If you have any complaint about the services that **Supervision Group** provides, we have established procedures to deal with complaints and you should take the following steps:

- Please email our Complaints Manager by clicking [HERE](#), or put your complaint in writing and send it to us at PO Box 897, South Perth WA 6951.

When the complaint is received, the Complaints Manager will contact you in relation to resolving your complaint or to advise you of the steps that will be taken to address it. The issues involved may be quite complex and subject to special regulations. We will try to resolve your complaint quickly and fairly. If your complaint cannot be resolved immediately we will keep you informed of the progress, we make to resolve it.

- If we are unable to resolve your complaint to your satisfaction within 45 days after we have received it, we will advise you in writing.

In certain instances, where corresponding is difficult or the matter is particularly complex or involves third-parties, we are permitted up to 90 days to address your complaint. We will advise you if this longer period is required.

Our internal dispute resolution process has finished. If you are not satisfied with our final response, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA):

Website: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678 (free call)  
In writing to: Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

## OUR PRIVACY POLICY

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We are committed to safeguarding the privacy of your personal information. For further information about our Privacy Statement please click on the “Privacy Policy” link on our website at [www.supervision.com.au](http://www.supervision.com.au).

## HOW CAN YOU CONTACT US?

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You can contact **Supervision Group** in the following ways:

Phone: 1300 693863 (1300 MYFUND)

Email: [info@supervision.com.au](mailto:info@supervision.com.au)

Web: [www.supervision.com.au](http://www.supervision.com.au)

Postal & Business Address:

PO Box 879  
South Perth WA 6951

Ground Floor, 76 Mill Point Road  
South Perth WA 6151