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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 limited to:
  - basic deposit products;
  - deposit products other than basic deposit products;
- Debentures, stocks or bonds issued or proposed to be issued by a government;
- Life products including:
  - Investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
  - Life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
- Interests in managed investment schemes including:
  - Investor directed portfolio services;
  - Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);
- Securities; and
- Superannuation.

**Supervision Group** is authorised to deal (execute transactions) in a financial product by:

Arranging for another person to apply for, acquire, vary or dispose of financial products in respect of the following classes of financial products:

- Deposit and payment products limited to:
  - Basic deposit products;
  - Deposit products other than basic deposit products;
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life products including:
  - Investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
  - Life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
- Interests in managed investment schemes including:
  - Investor directed portfolio services;
- Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);
- Securities; and
- Superannuation;

To retail and wholesale clients.

## WHAT SERVICES ARE PROVIDED?

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**Supervision Group** provides specialist tax, bookkeeping and accounting services to Self Managed Superannuation Funds (SMSF's) and other tax structures and entities.

The suite of products and solutions outlined in this document are predominantly supplied to SMSF clients but are available to all other engaged clients.

We provide these services to deliver an end-to-end specialised solution for Trustees of SMSF's and other entities. Products and services supplied are to enhance the client experience by reducing inefficiencies, increasing knowledge, facilitating Trustee investment decisions, providing the necessary resources to manage their affairs.

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.

You have the discretion to not use the products, however this may impact the cost of your service package. In most instances, if you do not use the products provided in the package, you will be charged more for your monthly accounting and administration fees. 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 your personal objectives, financial situation or specific needs and Supervision has not provided 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 establishing a Self-Managed Superannuation Fund.

These services may not be provided if you have a financial adviser who has recommended alternative financial service providers to the ones mentioned in this FSG.

If your financial adviser has provided financial services or their financial products, they will be responsible for their own FSG.

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 may refer you to a financial adviser that is part of Supervision's alliance or Joint Venture (JV) partnerships or to an unaffiliated financial adviser. Any referral to our alliance or JV partnerships will be disclosed at the time of referral.

## 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 licensed 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.

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)

Totality Wealth Limited will pay Supervision a referral fee of \$1,000 for accounts established with a minimum account balance of \$10,000.

## **Managed Fund**

Properties & Pathways Pty Ltd will pay Supervision a referral fee based on the investment made by the client, according to the allowed fee pertaining to the individual project or investment.

Vesta Funds Management Pty Ltd will pay Supervision a referral fee based on the investment made by the client, according to the allowed fee pertaining to the individual project or investment.

Jarra Funds Management Pty Ltd will pay Supervision a referral fee based on the investment made by the client, according to the allowed fee pertaining to the individual project or investment.

## **Life Insurance**

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

Halcyon Insurance Partners: 50% on commissions received by Halcyon Insurance Partners.

## **General Insurance Broker**

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

## **Finance/Mortgage Brokers**

ATFIN Finance

In Mortgage & Financial Services (IMFS)

25 % upfront commission received by from lender; and  
25 % trailing commission received from lender

## **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 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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We have professional indemnity insurance in place which covers us for successful claims made against us by clients as a result of our conduct in providing financial services. This insurance meets the requirements of the Corporations Act 2001 (Cth) and is designed to cover claims relating to the professional services we provide. Our professional indemnity insurance covers work done by our representatives and employees even after they cease to work with us, provided the claim relates to work performed while they were engaged with us.

## 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 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: 08 9367 9655

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

Level 2, 76 Mill Point Road  
South Perth WA 6151