

# Financial Services Guide

25 Feb 2020

## 1. ABOUT US AND THIS FSG

This Financial Services Guide (**FSG**) is provided by:

- **ExpertSuper™ Pty Ltd** ACN 628 032 888 (Authorised Representative No. 1274492) (**ExpertSuper™**)
- **Karen Dezdjek** (Authorised Representative No. 1247677).  
(together, “we” or “us”)

We are authorised representatives of Primestock Securities Limited ACN 089 676 068 (AFSL No. 239180) (**Primestock Securities**). The distribution of this FSG is authorised by Primestock Securities.

ExpertSuper™ is a corporate authorised representative of Primestock Securities. Financial services are provided by ExpertSuper™ and its adviser Karen Dezdjek.

## 2. IMPORTANT INFORMATION

This FSG is designed to assist you to make an informed decision about whether to use our financial services. It contains important information about:

- the financial services we provide and documents you may receive in respect of those services;
- the remuneration we may receive for providing financial services to you; and
- how you can make a complaint to us and how we will deal with it.

We recommend you read and understand the FSG before you engage us to provide you with any financial services.

## 3. DOCUMENTS YOU MAY RECEIVE

You will receive this document at the time we think that we may provide you with a financial service.

If we provide you with financial advice, we will document our advice in a Statement of Advice (**SOA**). The SOA will include our advice, the basis for our advice, risks and benefits involved in following our advice and the costs of our advice and its implementation.

Subsequent advice may be provided to you in a Record of Advice (**ROA**). If you have not been provided with the ROA you may request a copy of it free of charge at any time within 7 years after the advice was provided to you by contacting us.

A product disclosure document (**PDS**) is required to be provided to you at the time we recommend that you acquire a financial product. The PDS is designed to contain the key features, costs, benefits, risks, tax implications and other significant characteristics of the financial product to enable you to make an informed decision about whether to acquire it.

We are only authorised to provide financial advice on superannuation products and class of product financial advice on life insurance and basic deposit products. This enables us to consider your existing superannuation arrangements and determine whether they are appropriate for your circumstances. We are not authorised to provide you with holistic financial advice about your financial situation.

Class of product advice allows us to consider your personal circumstances in determining whether a class of financial product is suitable to you. However it does not allow us to recommend any particular financial product within that class.

If we recommend that you establish a self-managed superannuation fund (**SMSF**) or commence a pension we will ensure you are provided with a PDS unless we are satisfied that you have already received or have access to all of the information which would have been contained in the PDS.

Your engagement with us will be governed by engagement terms which you are required to agree to before our services will commence.

The documents described above (other than the engagement terms) will apply when we provide you with a financial service (such as financial advice or where we arrange for you to commence a pension or acquire an interest in an SMSF). They do not apply where we provide you with accounting and administration services.

## 4. FINANCIAL SERVICES WE CAN PROVIDE

We are authorised to provide the following financial services:

- provide financial product advice on superannuation products;
- provide class of financial product advice on basic deposit products and life insurance; and
- deal (issue, acquire and dispose) or arrange for a person to deal in superannuation products and basic deposit products.

We also provide accounting and administration services which are not financial services but will be provided to you under the same engagement.

You can provide us with instructions by phone, email or any other means we permit. Our engagement terms may contain other ways that you can provide us with instructions.

We are authorised representatives of Primestock Securities. Primestock Securities holds its own AFSL and acts on its own behalf.

## 5. FEES, CHARGES AND REMUNERATION

ExpertSuper™ will charge you for administration and advice services we provide to you.

ExpertSuper™ may also charge you an additional amount to implement the strategies we have recommended in our advice, although some of those charges may be imposed by and payable to third parties, such as ATO and ASIC fees.

We charge you for our services on a fee for service basis. This may be calculated at an hourly rate or fixed fee. The fixed fee or method of calculating fees to perform a service will be disclosed to you and will require your agreement before we will provide that service. These may be disclosed in our engagement terms, fee schedule or in the SOA or ROA we provide to you.

Karen Dezdjek is remunerated by way of salary and a discretionary bonus which may be paid by ExpertSuper™ from time to time. The discretionary bonus does not relate to financial advice provided by Karen Dezdjek but rather is based on ExpertSuper's overall performance, which is based on various quantitative and qualitative benchmarks.

We do not receive any commissions from product issuers or re-sellers with respect to the services we provide.

As fees, charges and remuneration cannot be ascertained at the time this FSG is given to you, you may within a reasonable time after receiving this FSG (and before we provide you with any financial services) request additional information in relation to the fees and benefits we will receive as a result of providing those services to you. Where these cannot be ascertained at the time we provide those service to you, we will provide you with a statement on how they are calculated.

## 6. COMPLAINTS

We are committed to providing you with exceptional services. However if you are unhappy with our services, please follow the procedure set out below:

### *Step 1*

Please contact us:

Mail: ExpertSuper™  
Level 17, HWT Tower  
40 City Road  
Southbank VIC 3006

Email: smsf@expert-super.com.au

Please explain the complaint in detail. We will review the complaint and, if possible, will seek to resolve it immediately.

If you are happy with the outcome, you do not need to do anything further. However if you are not happy with the outcome, please contact us and our compliance officer will review your complaint and the proposed resolution. The compliance officer will contact you with his or her decision.

## Step 2

If you are not satisfied with the decision of the compliance officer or we do not respond to you within 45 days after you make the initial complaint, you can contact the Australian Financial Complaints Authority (AFCA). We are a member of AFCA, which is an independent dispute resolution scheme. You can only complain to AFCA once you have followed the procedure above.

AFCA's details are:

Telephone: 1800 931 678  
Website: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Mail: GPO Box 3  
Melbourne VIC 3001

## 7. COMPENSATION ARRANGEMENTS

Financial services we provide are covered by professional indemnity insurance arrangements which comply with the requirements set out in section 912B of the Corporations Act.

## 8. ASSOCIATIONS AND RELATIONSHIPS

We are required to disclose any associations or relationships between us, our related entities and product issuers that could reasonably be capable of influencing the financial services we provide to you. No such associations or relationships exist.

## 9. CONTACT US

### ExpertSuper™

Email: [smsf@expert-super.com.au](mailto:smsf@expert-super.com.au)  
Address: Level 17, HWT Tower  
40 City Road  
Southbank VIC 3006

### Primestock Securities

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