

Financial Service Guide

Issued October 2018 (Version 1.3)

Financial Services legislation requires that any corporation or individual providing financial product advice be licensed. Superfund Partners Pty Ltd is an Authorised Representative of Quill Group Financial Planners Pty Ltd, holder of Australian Financial Services Licence number 300810.

Superfund Partners and Quill Group Financial Planners are both wholly owned subsidiaries of Quill Group Holdings. Quill Group Financial Planners has approved the distribution of this FSG.

Details of my licence holder

Quill Group Financial Planners Pty Ltd | ABN 52 119 252 238
Australian Financial Services Licensee No. 300810
Building 22, 2404 Logan Rd, Eight Mile Plains, QLD 4113

Important

It is important that you take the time to read this Financial Services Guide (FSG) because it contains important information to help you decide whether to use our services. It contains information about:

- The initial and ongoing advice we provide;
- Our service offer and advice fees;
- Who to contact if you have a complaint.

If you need any clarification about this guide, please don't hesitate to contact us.

About Us

Superfund Partners Pty Ltd | ABN 54 225 827 004

Corporate Authorised Representative No.	414347
Business Address:	10 Short Street, Southport QLD 4215
Registered Address:	10 Short Street, Southport QLD 4215
Phone:	1300 889 282
Email:	info@superfundpartners.com.au
Web:	www.superfundpartners.com.au



Advisers

Quill Group Financial Planners Pty Ltd appoints your adviser as an Authorised Representative to act on its behalf for the provision of authorised financial services, and is ultimately responsible for the financial services provided by it and its authorised representatives. Quill Group Financial Planners Pty Ltd has authorised your adviser to distribute this Financial Services Guide (FSG).

You are entitled to receive a “Statement of Advice” on the first occasion that we provide you with personal advice. This document will:

- Explain the advice and the basis of the advice,
- Provide information about our remuneration (including commissions), and
- Disclose any associations or relationships that could potentially influence us in providing the advice.

After providing you with our “Statement of Advice”, any ongoing personal advice that we may provide will be documented in a further “Statement of Advice” or a “Record of Advice” depending on the nature of the advice.

Copies of all advice documents will be retained on your client file and if you have not already been provided with one you may ask for a copy of these documents at any time.

We will also provide you with, or explain how to access, a Product Disclosure Statement (PDS) issued by the product issuer for any financial product we recommend. The PDS contains information about the costs, benefits, risks and other features of the recommended financial product. You should read this information to enable you to make an informed decision prior to purchasing the recommended financial product.

Purpose of this Financial Services Guide

The purpose of this FSG is to assist you in deciding whether to use any of the financial services we offer. After reading this FSG, you will know:

- Who we are and how to contact us
- What financial services can be provided to you and how these services will be provided to you
- How we (and any other relevant persons) may be remunerated
- Whether any relevant associations or relationships exist that may influence our advice
- How we maintain your personal information
- How to access our internal and external complaints handling arrangements

Services Provided

Our Planning and Advisory Services include:

- Strategic advice in relation to Self-Managed Superannuation
- Contribution advice in relation to Self-Managed Superannuation
- Pension strategies in relation to Self-Managed Superannuation
- Set up and administration of Self-Managed Superannuation Funds
- Establishment of cash accounts for Self-Managed Superannuation Funds

Best Interest Duty

We are under an obligation to act in your best interests in relation to the personal financial product advice provided to you (i.e. the 'best interests duty'). Generally, we must ensure, within the subject matter of the advice provided to you:

- The scope of the advice includes all the issues for the advice to meet your objectives, financial situation and needs (including your tolerance for financial risk),
- If the scope of the advice changes, the change is consistent with your objectives, financial situation and needs,
- We consider whether or not to provide advice that recommends a specific product or whether you should dispose of a product or do nothing.

Restrictions that Apply

Advice on matters relating to investments, retirement planning, estate planning, investment risk management, wealth creation and maximising Centrelink benefits are outside of the scope of our advice. If we determine that you require advice in these areas which is outside of our scope, we may refer you for more specific advice to our colleagues at Quill Group Financial Planners.

Depending on your requirements, advice may be personalised specifically to your needs and circumstances, or restricted to certain areas, at your request.

We do not provide legal or direct property advice. While advice may touch on these areas, you should seek professional advice from experts in these fields. Assistance can be provided to help you locate professional advice in these areas.

Remuneration

We generally operate on a fee for service model, based on the service provided to you. In most cases this will be quoted as a fixed fee, based on the scope of the advice required. Some advice may be provided as part of your annual fees paid to Superfund Partners in the normal course of business. Any of these fees will be charged as agreed with you or as permitted by law. Our Advisers are salaried employees of Superfund Partners Pty Ltd.

Your Privacy & Information

We maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. If you wish to examine your file please ask us and we will make arrangements for you to do so.

A copy of Quill Group's Privacy Policy is available at any time from your adviser on request or by visiting our website at www.quillgroup.com.au.

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Associations

Quill Group Financial Planners Pty Ltd is a wholly owned subsidiary of Quill Group Holdings Pty Ltd (QGH). QGH also owns Sims Crawford Elliott & Co Pty Ltd, Quill Group Financial Planners 1 Pty Ltd, Quill Group Accounting Pty Ltd, Quill Group Nominees Pty Ltd, Quill Group Finance Pty Ltd, Quill Group Investment Management Pty Ltd, Quill Group Legal Pty Ltd, Superfund Partners Pty Ltd, Superfund Wholesale Pty Ltd, Intello Pty Ltd, Munro Accountants and My Super Advisor. Quill Group Holdings Pty Ltd also owns a 50% share in Etairos Wealth Pty Ltd, WDN Wealth Pty Ltd and Lifeplan Services Pty Ltd.

What to do if you have a complaint

As a Professional Practice member of the FPA, Quill Group and its Authorised Representatives are bound by the FPA's Code of Ethics. If you have any complaint about the service provided to you, you should take the following steps:

Inform your Financial Adviser of your complaint. If the complaint is not satisfactorily resolved within 3 days, please contact Quill Group's Complaints Officer or put your complaint in writing and send to:

Complaints Officer
Quill Group Financial Planners Pty Ltd
PO Box 4557
Eight Mile Plains QLD 4113

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 (free call)

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

The Australian Securities & Investments Commission has an Information Line – 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Professional Indemnity Insurance

We maintain professional indemnity insurance to cover advice, actions and recommendations which have been authorised by Quill Group Financial Planners and provided by me. The insurance satisfies the requirements imposed by the Corporations Act 2001 and financial services regulations.

Your Advisers

Kris Kitto

AFS Representative Number 300032

Qualifications	Experience	Memberships
Bachelor of Business Chartered Accountant (ICAA) Diploma of Financial Services SMSF Specialist Advisor (SPAA) Justice of the Peace (QLD)	<p>Kris joined the accounting profession in 2002 and has been working in the accounting and financial services industry since.</p> <p>Kris is recognised as a SMSF Specialist Advisor with the SMSF Professionals Association of Australia (SPAA) and is passionate about educating his clients about Self-Managed Superannuation strategies that can improve their financial outcomes.</p>	SPAA ICAA

Luis Cordero

AFS Representative Number 469961

Qualifications	Experience	Memberships
Chartered Accountant (ICAA) SMSF Specialist Advisor (SPAA)	Luis joined the accounting profession in 2008 before becoming a Chartered Accountant in 2012. His initial role was in business services but since September 2011 has been dedicated wholly to SMSF Services.	SPAA ICAA

