



Financial Services Guide

Superfund Partners Pty Ltd (ABN 61 139 248 829) 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 Plans, 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” (SOA) 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.

If we provide further advice we may provide you with a further SoA or a Record of Advice (‘RoA’) which we retain on file. You can request a copy by telephone, mail or email of the RoA document at any time up to 7 years after the advice is provided.

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 make available to you, 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.

If we enter into an ongoing advice relationship, that covers financial product advice (not SMSF administration services) a Fee Disclosure Statement (“FDS”) will be issued to you in instances where you enter into an Ongoing Fee Arrangement with your adviser for a period greater than 12 months. The FDS will contain information about the services you received and the fees you paid during the period.

A Renewal Notice will be issued every 2 years if you have entered an ongoing fee arrangement. The Renewal Notice will give you the option of renewing the ongoing fee arrangement.

How you can give instructions

You can contact us directly with any instructions relating to your financial services. This includes giving us instructions by telephone, mail or email. We can only accept your instructions via email once you have signed an authority form.

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

Our Advisers are salaried employees of Superfund Partners Pty Ltd. A complete schedule of fees will be included in the Statement of Advice which will be given to you.

We generally operate on a fee for service model, based on the service provided to you. In most cases this will include an initial fee for the advice and placement of any business followed by an ongoing service fee. Any of these fees will be charged as agreed with you and as permitted by law.

The initial fee for advice ranges from \$1,500 to \$7,500 (inclusive of GST). Ongoing fees are determined by the complexity of ongoing work involved. This is usually done on a fixed fee basis as agreed with each client prior to our engagement. These fees enable us to cover the cost of providing this service and include data collection, research, strategy development, continuing training requirements and ongoing administrative costs. Our minimum ongoing fee starts at \$1500 plus GST.

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

Superfund Partners 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 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, Intello Pty Ltd, and Aware Investment Management Pty Ltd. Quill Group Holdings Pty Ltd also owns a 50% share in ROBOSMSF Pty Ltd, Etairos Wealth Pty Ltd, WDN Wealth Pty Ltd and Lifeplan Services Pty Ltd.

The Directors of Superfund Partners also have a financial interest in QGH. Where you are referred to a related entity by your adviser and take up the services of that business, the Directors and shareholders may make monies from these relationships as part of the profits from their ownership in the company.

Superfund Partners Directors and advisers' associations are as follows;

Entity	Association	Role
Superfund Partners Pty Ltd	Mark Beveridge	Director & Shareholder of QGH
	Kris Kitto	Director & Shareholder of QGH
	Perry Wilkey	Director & Shareholder of QGH
Quill Group Investment Management Pty Ltd	Mark Beveridge	Director & Shareholder of QGH
	Kris Kitto	Director & Shareholder of QGH
	Perry Wilkey	Director & Shareholder of QGH
Intello Pty Ltd	Mark Beveridge	Director & Shareholder of QGH
	Kris Kitto	Director & Shareholder of QGH
	Perry Wilkey	Director & Shareholder of QGH
Quill Group Accounting	Mark Beveridge	Director & Shareholder of QGH
	Kris Kitto	Director & Shareholder of QGH
	Perry Wilkey	Director & Shareholder of QGH

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. Our arrangements satisfy the requirements for compensation arrangements under S912B of the Corporations Act.

Your Advisers



Kris Kitto

Relationship Manager | Executive Director

kris.kitto@superfundpartners.com.au | 1300 889 282
10 Short Street, Southport, QLD 4217

AFS Number
Experience
Qualifications

300032
Joined accounting profession in 2002
Bachelor of Business
Chartered Accountant (ICAA)
Diploma of Financial Services
SMSF Specialist Advisor (SPAA)
Justice of the Peace (QLD)

Kris Kitto is an employee representative of Superfund Partners Pty Ltd and is paid by way of salary.

Products and services

Your financial planner is licensed by Superfund Partners to provide you with general and personal financial advice and to transact in the following class and types of products:

- 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



Mark Beveridge

Relationship Manager | Executive Director

mark.beveridge@superfundpartners.com.au | 1300 889 282
Building 22 Garden City Office Park, 2404 Logan Rd,
Eight Mile Plains QLD 4113

AFS Number
Experience
Qualifications

239234
Financial Adviser since 1990
Fellow of the Financial Services Institute of Australia
Graduate Diploma of Financial Planning
Diploma of Financial Markets

Mark Beveridge is an employee representative of Superfund Partners Pty Ltd and is paid by way of salary.

Products and services

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Winnie Pham

Relationship Manager | Associate Director

winnie.pham@superfundpartners.com.au | 1300 889 282
Building 22 Garden City Office Park, 2404 Logan Rd,
Eight Mile Plains QLD 4113

AFS Number 279105
Experience Financial Adviser since 2004
Fellow of the Financial Services Institute of Australia
Qualifications CERTIFIED FINANCIAL PLANNER® Professional
Certified Practising Accountant
Bachelor of Business

Winnie Pham is an employee representative of Superfund Partners Pty Ltd and is paid by way of salary.

Products and services

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Erin Lane

Relationship Manager | Financial Planning

erin.lane@superfundpartners.com.au | 1300 889 282
10 Short Street, Southport QLD 4215

AFS Number 1260590
Experience Commenced advice in 2017
Qualifications Bachelor of Commerce (Accounting & Financial Planning)

Erin Lane is an employee representative of Superfund Partners Pty Ltd and is paid by way of salary.

Products and services

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Justine Hendry

Relationship Manager I Executive Director

justine.hendry@superfundpartners.com.au | 1300 889 282
10 Short Street, Southport, QLD 4217

AFS Number 233014
Experience Financial Adviser since 1995
Qualifications Advanced Diploma of Financial Planning
CERTIFIED FINANCIAL PLANNER® Professional

Justine Hendry is an employee representative of Superfund Partners Pty Ltd and is paid by way of salary.

Products and services

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