

Financial Services Guide

About this Guide

This Financial Services Guide ("FSG") is designed to assist you in deciding whether to use our services and provides you with important information about:

- Who we are
- The financial services we provide
- How we and our associates are paid
- Any arrangements which may influence our advice to you
- How we protect your privacy
- Who you should contact if you have a complaint and the process to do this

Osuper Pty Ltd has approved this FSG Version 1.1 – Issue Date: 31 March 2017.

Who is providing the Advice

Osuper Pty Ltd ("Osuper"), as the holder of an Australian Financial Services Licence is responsible for the advice and services offered in the FSG. The financial services offered in this FSG will be provided by Osuper.

Osuper Pty Ltd

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Osuper Pty Ltd, ABN 57 600 215 227, Australian Financial Services Licence No. 488628, is wholly owned by Acumen Accounting & Business Services Pty Ltd.

Information contained in this FSG may be updated from time to time without the need to notify you, provided the updated information is not materially adverse to you.

Financial Services that we provide

Provide financial product advice for the following classes of financial products:	
Superannuation	Limited to SMSF's
A persons existing holding in a superannuation product	Limited to a recommendation to establish an SMSF
Provide advice to a person on contributions or pensions under a superannuation product	
Provide class of financial product advice for the following financial products:	
Basic deposit funds	
Self-managed superannuation funds	
Superannuation	
Securities	
Simple managed investment schemes	
Life products	
General insurance	
Deal in a financial product by:	
Arranging for another person to issue, apply for, acquire, vary or dispose of a financial product in respect of the following classes of financial products:	
Superannuation	limited to SMSF's
arranging for another person to apply for, acquire, vary or dispose of financial products in respect of the following classes of financial products:	
Superannuation	limited to SMSF's

To retail and wholesale clients.

We only advise you after considering your individual objectives, financial situation and needs. We are not authorised to provide you with advice on any other matters, financial services or any other financial product.

Information you will receive

You will be provided with various documents that explain how our recommendations will work towards achieving your goals, the fee and potential conflicts that may exist that could influence the advice provided. These documents are designed to help you make informed decisions about our recommendations.

Statement of Advice

When we provide you with initial personal financial product advice you will receive a written Statement of Advice (SOA) that confirms the discussions you have had with us, the recommendations we are making and the basis for those recommendations. We retain these documents for seven years. You may request a copy of this advice or subsequent records of advice at any time.

Product Disclosure Statements

When a financial product is recommended to you, you will be provided with a Product Disclosure Statement (PDS) or other disclosure document issued by the product provider. These documents contain information about the risks, benefits, features and fees payable for the product.

How are we paid for our services

Fees for advice

We may charge you fees for the preparation, presentation and implementation of our advice. These fees will be based on your individual circumstances, the complexity involved in your situation and the time it takes to prepare personal financial advice for you. Our fee will either be a flat fee or an hourly rate, we will discuss this with you before proceeding.

We will discuss these fees with you and gain your agreement before we provide you with advice. These fees will also be documented in your Statement of Advice.

Payment methods

In most instances, you will be able to select the method of payment. Our fees are invoiced to you directly, or deducted from your SMSF's account at your direction, or a combination of both methods. We will discuss and agree the method of payment with you before we provide you with services.

All fees relating to the financial advice provided to you are payable to Osuper.

Other Benefits

We may accept alternative forms of remuneration from product or service providers, such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit that we receive which is valued at more than \$300. A copy of the register is available on request.

In the event that our advice results in you establishing an SMSF and you request that we assist you with its ongoing requirements, we may charge additional fees each year to perform this work.

Any benefits that we receive that are relevant to your consideration of our advice to you will be disclosed in the Statement of Advice.

Referral Fees

If a client is referred to us we may pay the referrer a fee. We may also provide the referrer with thank you gifts such as branded promotional items, hampers, gift vouchers etc. We will record the details of any referral fees in the Statement of Advice we prepare for you.

If we refer a client to another service provider they may pay us a referrer fee.

A fee may vary according to the referrer, the referee, the client and financial advice and products involved. The fee may be a percentage of fees or a flat fee. The fee may be paid upfront when a financial service or product is provided or periodically as ongoing fees.

- Work
- Retire
- Life

Privacy

We maintain a record of your personal information that includes details of your objectives, financial situation and needs. We also maintain copies of any recommendations that we have made to you. The Osuper Privacy Policy details how we collect, use and protect your personal information.

Please ask us if you would like a copy of the Osuper Privacy Policy or you can view a copy on our website. If you would like to view your file at any time, please ask us and we will arrange for you to do so.

Professional Indemnity

Osuper holds a Professional Indemnity Insurance Policy, which complies with the requirements for compensation arrangements under the Corporations Act (subject to its terms and conditions). This Policy covers claims relating to the professional services provided by Osuper and its representatives.

How to instruct us

You may specify how you would like to give us instructions, for example, by phone, fax or email. Alternatively, you may provide instructions to us in person. Where instructions are provided by telephone, these must be confirmed in writing.

Complaints

If you have a complaint please contact us first on 1300 360 461 or put your complaint in writing and send to:

Compliance Officer
Osuper Pty Ltd
Suite 1, 195 Hume Street, Toowoomba, QLD 4350

Or email your complaint to admin@osuper.com.au

Credit & Investments Ombudsman (CIO)

CIO independently and impartially resolves disputes between consumers & financial services providers.

You can contact CIO on:
Telephone 1800 138 422
Fax + 61 2 9273 8440
Email info@cio.org.au or
Writing to Reply Paid 252
South Sydney NSW 1234
Our membership number M0034504.

Superannuation Complaints Tribunal (SCT)

The SCT also deals with complaints about superannuation funds, annuities and deferred annuities and retirement savings accounts.

You can contact the SCT on:
Telephone 1300 884 114
Fax +61 3 8635 5588
Email info@sct.gov.au or
Writing to Locked Bag 3060
GPO Melbourne VIC 3001

The Australian Securities and Investments Commission also has a free call Info line on **1300 300 630**. You can call this number to make a complaint and to obtain further information about your rights.

- Work
- Retire
- Life