



Financial Services Guide

1. **What is a Financial Services Guide?**

This Financial Services Guide ('FSG') helps you understand and decide if you wish to use the financial services we are able to offer you.

It provides you with information about the authorising licensee SMSF Pathways Pty Ltd "licensee" and the services it and its representatives who may be its employees or the employees of the licensee's related body corporate Tax & Superannuation Professionals Pty Ltd. This FSG tells you:

- who the licensee is and how it can be contacted
- what services and products the licensee is authorised to provide to you
- how the licensee (and any other relevant or associated parties) are paid; and
- how the licensee deals with complaints.

The licensee and its employees (including any employees of a related body corporate) are collectively referred to as "us, we, our" throughout this FSG.

We may provide you with personal advice that takes into account your needs, financial situation and circumstances. Where we provide you with personal advice we will provide you with a Statement of Advice ('SOA'). The SOA outlines our advice and the basis on which the advice was given. It also outlines relevant information about the licensee together with information about the fees and charges associated with our advice. We are only able to provide personal advice about self-managed superannuation funds ('SMSF'), other superannuation funds in certain circumstances, and a limited class of products as stipulated under the licensee's Australian Financial Services Licence ('AFSL').

If we provide further personal advice, you may request a record of the further advice that is provided to you, if you haven't already been provided with it. You can also contact us, using the details above, within 7 years from when the advice is provided to request this record.

Occasionally we provide general advice. If we provide you with general advice, it may not be appropriate to your needs, financial situation or objectives, and you should consider your circumstances before choosing to proceed with our advice. Additionally, you should obtain and read the applicable Product Disclosure Statement ('PDS') (if one is available) before making a decision.

If we help you establish a SMSF, we may provide you with a PDS. The PDS contains information about the product to assist you in making an informed decision about the SMSF. It will outline relevant terms, significant risks, and fees and charges associated with the product.

The licensee has arrangements in place to maintain professional indemnity insurance. This insurance satisfies the requirements under section 912B of the *Corporations Act 2001*

Please retain this FSG for your reference and any future dealings with us. We may also add documents at a later date which will also form part of this FSG, and these should be read together with the FSG. These documents will include the word 'FSG' in the heading.

2. **Who will be providing the Financial Services to you?**

The Licensee

The licensee is the authorising licensee and is responsible for the financial services that we provide to you. The licensee authorises, and is also responsible for, the content and distribution of this FSG.

The licensee's contact details are as follows:

Licensee details: SMSF Pathways Pty Ltd
AFSL number: 484794
Address: 6 Magdalena Place, Banksia Beach Qld 4507
Phone: 07 3410 8116
Email: info@smsfpathways.com.au

You can provide instructions to us by contacting us using the contact details above.

The licensee acts on your behalf when it provides financial services to you.

4. What services and products are we authorised to provide to you?

We are authorised to provide personal advice to both retail and wholesale clients in relation to SMSFs and superannuation products (in relation to your existing superannuation holdings where we recommend you establish a SMSF or where we provide you advice about contributions or pensions in connection with a superannuation product). We can also arrange to deal in SMSFs.

We are also authorised to provide 'class of product advice' on superannuation. Class of product advice means that we can recommend broad classes of products to you, but we cannot recommend specific, named products within the class.

In providing our services, other financial matters may arise, such as which specific products to invest in, within your superannuation fund. However, we are not authorised to provide advice relating to those financial issues, or any other issues except those explained above. You should seek specific advice from the appropriate professionals if these issues are relevant to you.

5. What fees and commissions are payable to SMSF Pathways Pty Ltd?

We don't receive commissions. The licensee receives fees when we provide you with our services. All fees described in this FSG include GST. Our hourly rates vary depending on the level of expertise of your adviser, and will be discussed with you prior to any work being undertaken.

You may request more details about the way the licensee is remunerated within a reasonable time after receiving this document.

6. How are our people and third parties remunerated?

The licensee's directors and employees (including any employees of a related body corporate) are remunerated by salary and may also be awarded an annual bonus. Bonuses will depend on several factors including:

- company performance;
- professionalism and adherence to compliance procedures; and
- team performance.

The licensee's shareholders (including any shareholders of a related body corporate) will also receive a benefit based on ongoing company performance.

You may request more details about the way these people or entities are remunerated within a reasonable time after receiving this document and before any financial services are given to you. If remuneration or other benefits are calculable at the time personal advice is given, it will be disclosed at the time that personal advice is given, or as soon as practicable afterwards. If remuneration is not calculable at that time, a statement of how the remuneration is calculated will be given to you at the time the advice is given or as soon as practicable afterwards.

By using or continuing to use our services, you agree that:

1. All fees and charges received by us as described in this FSG (other than third party fees and charges) are a benefit given to us by you, in exchange for the services provided by us.
2. We do not charge asset-based fees where you are investing using borrowed money.
3. You understand, consent to, authorise and direct us to charge you in this way.

7. *What should you do if you have a complaint?*

If you have a complaint, you can contact us and discuss your complaint.

If your complaint is not satisfactorily resolved within 6 weeks, please contact our Complaints Manager via the contact details at the start of this FSG. We will try and resolve your complaint quickly, fairly and within prescribed time frames.

If the complaint cannot be resolved to your satisfaction you have the right to refer the matter to the Australian Financial Complaints Authority which is an external complaints service, of which we are a member.

You can contact the AFCA on 1300 56 55 62 (if in Australia) or in writing at GPO Box 3, Melbourne, Victoria 3001, Australia. You can also contact the AFCA through their website: www.afca.org.au

Preparation date: September 2018

Version: 2