



superestate

FINANCIAL SERVICES GUIDE

31 December 2017

Superestate Pty Ltd

ABN 61 615 727 663

Corporate Authorised Representative of
Accountable Financial Solutions Pty Ltd
Authorised Representative Number: 001257096

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Accountable Financial Solutions Pty Ltd

ACN 146 520 390 ('Accountable')

Australian Financial Services Licence number 409424

PO Box 1165, Sydney South NSW 1235

About Superestate Pty Ltd

Superestate Pty Ltd

When "our" or "we", are mentioned in the following, we refer to Superestate Pty Ltd as a Corporate Authorised Representative of Accountable, Representative Number 001257096.

Our licensed authority to act

We are authorised to provide General Product Advice only in respect of:

- ◆ **Superestate** (the superannuation fund product issued by Tidswell Financial Services Ltd (Tidswell) ABN 55 010 810 607 AFSL 237628 RSE Licensee L0000888)

Our advice

We will only provide you with factual information on our Superestate Pty Ltd Superannuation Product – the features of the product and services. This does not take into consideration your personal circumstances, needs or objectives. You should conduct your own research and determine if this product advice is right for you. You may like to seek personal financial advice from a registered professional regarding the suitability of our product/s and services before making any change to your financial circumstances.

Personal Financial Product Advice is not provided by Superestate.

How do we charge for our services?

There is no extra cost for the general product advice we provide. You access and receive services as part of the administration fee you pay from your member account.

Details of the fees charged by Superestate can be found in the relevant Product Disclosure Statement (PDS).

Superestate staff are salaried employees who do not receive any remuneration for the general product advice provided to you, although they may qualify for performance based bonuses. These bonuses are discretionary and dependent on achieving pre-determined service standards, compliance and business objectives.

Why you are receiving this Financial Services Guide

This Financial Services Guide (FSG) is an important document that we are required to give you as a condition of our Australian Financial Services Licence.

It is designed to provide you with information about Superestate and their Licensee, Accountable, an understanding of what to expect from our services, what you can do if you have a complaint about our services, as well as the associated fees and charges.

This guide contains important information about:

- ◆ Financial services and products we offer
- ◆ How we are paid for our services, including all forms of fees or other benefits that may be received by us and related parties in connection with the financial services provided
- ◆ Any interests, associations or relationships that could influence the advice we give you, and
- ◆ Our internal and external dispute resolution procedures and how you can access them, and
- ◆ Our privacy policy

Product Disclosure Statement (PDS)

A PDS is provided when we make a recommendation to acquire a particular financial product, or offer to issue or arrange the issue of a financial product. The PDS outlines the key features, significant benefits, risks and fees associated with the product.

Fees

Superstate is remunerated by Tidswell Financial Services Ltd in its capacity as trustee of the Tidswell Master Superannuation Plan. Tidswell Financial Services Ltd in its capacity as trustee of the Tidswell Master Superannuation Plan will charge you costs as set out in the PDS and Reference Guide. Superstate is remunerated partially from the Investment Fee and Administration Fee.

Investment Option	Property 25	Property 50
Investment fee	0.516%	1.021%
Administration Fee	\$66 p.a. Plus 0.84%	\$66 p.a. Plus 0.84%

Superstate will not receive any fees or commissions from the provision of any life or insurance products provided to you.

You may request particulars of any remuneration, commission or benefits payable to Superstate in respect of a particular product or service.

Disclosure of any relevant conflicts of interest

Superstate has an agreement with Tidswell Financial Services Ltd (ABN 55 010 810 607 AFSL 237628), the trustee of the Superstate Fund (a division of Tidswell Master Superannuation Plan ABN 34 300 938 877). This agreement covers the fees payable to Superstate in relation to superannuation products and may also include reimbursement of certain Superstate expenses.

Anti-Money Laundering and Counter-Terrorism Financing Act 2006

Superstate has a number of obligations under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth). These obligations may require us to carry out procedures to identify you and to verify the identification information provided.

We may not be able to provide our services until we receive all required information. Anti-Money Laundering and Counter-Terrorism Financing legislation and regulations also stipulate that we need to report certain information about our clients to relevant authorities, including the Australian Transaction Reports and Analysis Centre (AUSTRAC). Where such reporting has taken place, we may be prevented by this legislation from telling you.

Where legally permitted or obliged to do so, we may disclose that information to regulatory or law enforcement agencies, to our related bodies or to other third parties.

The AUSTRAC website at www.austrac.gov.au provides information relating to the Anti-Money Laundering and Counter-Terrorism Financing legislation and regulations.


We will not be liable to you for any loss you suffer (including consequential loss) caused by the fact that we are required by law to delay, block, freeze or refuse to process a transaction.


What should I do if I dispute the advice given?

Accountable prides itself on providing high quality service to its clients. We are a member of the Financial Ombudsman Service (FOS).

If you have a complaint about the financial services provided, you must take the following steps:

1. **Contact your adviser** to discuss the complaint
2. If the complaint is not satisfactorily resolved within 7 days, please **contact the Complaints Manager at Accountable** on 02 8006 0040 or put your complaint in writing and send it to
 PO Box 1165, Sydney South NSW 1235
E. enquiry@accountablefg.com.au
We will try to resolve your complaint quickly and fairly and will respond in writing within 45 days.
3. If you are not satisfied with our response, or if you have not received a response within 45 days, you may **lodge a written complaint with the Financial Ombudsman Services Limited ('FOS')**. This service is provided free of charge.

 Toll free: 1300 780 808

 GPO Box 3, Melbourne Victoria 3001

 www.fos.org.au

FOS Process

Stage 1 of the FOS process is where FOS facilitates discussions and negotiations between the parties. All relevant documents are exchanged and the issues in dispute are identified.

Stage 2 is conciliation and the parties come face to face with a conciliator from the FOS national panel. The role of the conciliator is to assist the parties to explore options for settlement of the dispute and to help parties to agree on their own outcome.

Stage 3 is where the independent adjudicator is requested to make a decision "on the papers" taking into account the relevant law, fairness and reasonableness. If you accept the adjudicator's decision it is binding on the member.

4. The **Australian Securities and Investment Commission (ASIC)** also has a free call information line on 1300 300 630 which you may use to make a complaint or to obtain information about your rights.

Compensation arrangements

Accountable has a Professional Indemnity (PI) Insurance policy underwritten by Lloyd's Underwriters that satisfies the requirements for compensation arrangements under Corporations Law. The PI insurance provides a "run-off" cover for a certain period of time for Authorised Representatives who are no longer connected with us.

Privacy of your information

We are required to maintain records for a minimum of seven (7) years. If you wish to examine your file you should ask your Accountable adviser.

We have a strong commitment to protecting your personal details. For more information please read our Privacy Policy by going to: www.accountablefg.com.au

About the Licensee - Accountable

Your adviser operates under the Accountable's financial services licence – Accountable Financial Solutions Pty Ltd AFSL No. 409424.

Accountable is a financial services business that provides tailored advice and product solutions. It does this through its Authorised Representatives ('advisers') who can provide advice in various capacities as outlined in this Financial Services Guide (FSG).

Accountable is responsible for any financial advice or products provided to you by its Authorised Representatives. Your financial adviser will be acting on behalf of Accountable, but all our advisers have a duty of care to act in the best interests of their clients at all times.

Contacting Accountable

You can contact Accountable by:

- ☎ (02) 8006 0040 from 9am to 5pm Monday to Friday
- ✉ PO Box 1165, Sydney South NSW 1235
- E. enquiry@accountablefg.com.au
- 🌐 www.accountablefg.com.au