



# FINANCIAL SERVICES GUIDE



Gordon Financial Planning Pty trading as esuper

ABN 70 607 241 690

Corporate Authorised Representative of

SMSF Super Advisory Pty Ltd

Authorised Representative Number **001280862**

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SMSF Super Advisory Pty Ltd

ABN 37 167 051 470 ('SMSF Super')

Australian Financial Services Licence number 450822

31 Coolaroo Road, Lane Cove NSW 2066

# About esuper

## Adviser Name

When “I”, “me”, “my” or “mine” are mentioned in the following they refer to Gordon Financial Planning Pty Ltd trading as esuper as an Authorised Representative of SMSF Super, Representative Number 001280862.

## My licensed authority to act

I am authorised to provide General Product Advice in:

- Self-Managed Superannuation Funds

I am not able to provide any personal advice in relation to your personal circumstances and financial position.

I can also:

- Arrange to deal in a financial product by issuing, applying for, acquiring, varying or disposing of Self-Managed Superannuation Funds (SMSFs), and
- Provide class of Product Advice in:
  - Superannuation
  - Life risk insurance products
  - General insurance products

## Providing General Advice

We may provide you with general information about Self-Managed Superannuation Funds (SMSFs), including:

- The features and benefits of a SMSF
- The costs of establishing and maintaining a SMSF

We will also facilitate the paperwork and help you to complete all relevant documents.

## Dealing in SMSFs

We will be able to help you to apply for and acquire a SMSF and arrange for another party to issue you with a SMSF.

Once the SMSF is established, you will be able to request a variation to the SMSF, which we can arrange on your behalf.

In the future, you may decide that a SMSF no longer meets your requirements, and you can request us to dispose of the SMSF on your behalf.

## Providing Class of Product Advice

This means we can provide you with financial product advice about a class of products that **does not** include a recommendation about a specific product.

## How we are remunerated for the services provided

SMSF Super and its Authorised Representatives offer a variety of payment options for the services provided. These may include one or more of the following:

- Fee for service
- Referral fees

All costs of our service will be outlined in full to you prior to any services being delivered.

The fees we may charge you are shown below.

<b>SMSF Establishment Fee</b> , including SMSF Setup, Registration of Corporate Trustee, ABN & TFN Registration, Bear Trust	\$6,600.00
<b>Tax compliance &amp; Annual Audit</b>	\$2,200.00 pa

Note: All fees are GST Inclusive.

With your authorization, the above fees will generally be paid through your SMSF account.

We will not receive referral fees from third parties for the provision of other services.

## 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 your Adviser and their Licensee, SMSF Super, 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

You may also receive the following documents when we provide financial services or products to you:

## Product Disclosure Statement (PDS)

A PDS is provided when you 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.

## Service Agreements

Prior to any advice being given, we may ask you to enter into an agreement for the provision of this advice.

An Ongoing Service Agreement is a formal contract that outlines the benefits, services and support offered by SMSF Super for ongoing service.

## What should I do if I dispute the advice given?

SMSF Super prides itself on providing high quality service to its clients. We are a member of the Australian Financial Complaints Authority (AFCA).

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 SMSF Super** on 0434 530 361 or put your complaint in writing and send it to

✉ 31 Coolaroo Road, Lane Cove NSW 2000

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 Australian Financial Complaints Authority (AFCA)**. This service is provided free of charge.

☎ Toll free: 1800 931 678

✉ [info@afca.org.au](mailto:info@afca.org.au)

✉ GPO Box 3 MELBOURNE VICTORIA 3001

🌐 [www.afca.org.au](http://www.afca.org.au)

### AFCA Process

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

**Stage 2** is conciliation by conference with both parties facilitated by AFCA. The role of the conciliator is to provide guidance on the issues in the complaint, assist the parties to explore options and come to an agreement with settlement.

**Stage 3** when negotiations do not achieve an agreed settlement, AFCA will make a decision on the merits of the complaint (the Determination), taking into account the relevant law, industry codes & good practice, previous relevant determinations, fairness and reasonableness. If you accept the adjudicator's decision it is binding on the member.

4. The **Australian Securities and Investments 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

SMSF Super 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 SMSF Super adviser.

We have a strong commitment to protecting your personal details. For more information please read our Privacy Policy by going to [www.advisoryventures.com.au](http://www.advisoryventures.com.au)

### About the Licensee - SMSF Super

Your adviser operates under the SMSF Super's financial services licence – SMSF Super Advisory Pty Ltd AFSL No. 450822.

SMSF Super 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).

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

### Contacting SMSF Super

You can contact SMSF Super by:

☎ 0434 530 361 from 9am to 5pm Monday to Friday

✉ 31 Coolaroo Road, Lane Cove NSW 2066

✉ [tony.zulli@advisoryventures.com.au](mailto:tony.zulli@advisoryventures.com.au)

🌐 [www.advisoryventures.com.au](http://www.advisoryventures.com.au)

## FSG Acknowledgment of Receipt

I/we have received the Financial Services Guide from Gordon Financial Planning Pty Ltd, Authorised Representative of SMSF Super Advisory Pty Ltd AFSL 450822.

Sign: .....

Client Name: .....

Sign: .....

Client Name: .....

Date: ...../...../.....