



Envisage Your Ambition

# FINANCIAL SERVICES GUIDE

**GeersSullivan Pty Ltd**

Corporate Authorised Representative of:

GeersSullivan SMSF Advisory Pty Ltd ABN 65 611 646 890 Australian Financial Services Licence Number 488745

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# **FINANCIAL SERVICES GUIDE**

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This Financial Services Guide (“**FSG**”) is provided by:

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(“**we**” or “**us**”).

We are authorised representatives of **GEERSSULLIVAN SMSF ADVISORY PTY LTD** ACN 611 646 890 (AFSL No. 488745) (“**Licensee**”).

The distribution of this FSG is authorised by the Licensee.

## **Purpose of FSG**

This FSG sets out key information about the financial services we may provide to you. It also sets out information about your rights with respect to the financial services we provide.

We strongly recommend that you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please contact us.

## **Financial services we are authorised to provide**

The Licensee has authorised us to provide the following financial services:

- provide financial product advice on self-managed superannuation funds (“**SMSF**”).
- provide financial product advice on your existing superannuation products, but only to the extent required for:
  - making a recommendation that you establish a SMSF; or
  - providing advice to you on contributions or pensions under a superannuation product.
- deal (issue, acquire, dispose) or arrange to deal in a SMSF.
- provide class of product advice with respect to:
  - superannuation products;
  - life risk insurance products; and
  - basic deposit products.

Class of product advice allows us to consider your personal circumstances in determining the appropriate class of financial product that is suitable to you. However it does not allow us to recommend any particular financial product.

## **How can you provide us with instructions?**

You can give us instructions by phone, email or any other means that we agree with you from time to time. Please see our engagement letter for further information on this.

## **Who does the Licensee act for?**

As authorised representatives, we provide financial services on behalf of the Licensee. In providing those financial services, the Licensee acts on its own behalf. The Licensee is independent, and is not aligned with any product issuer or re-seller.

## **Fees and charges**

### *Initial*

We will charge you a fee for the financial services we provide to you. That fee may either be a fixed fee or based on the amount of hours it takes us to prepare and provide you with the financial services. These fees will be included in the statement of advice (“**SOA**”) which will be provided to you.

We do not receive any commissions from product issuers or re-sellers.

### *Ongoing*

If you enter into any ongoing service arrangement with us, we will charge you a yearly fee. This will be disclosed in any SOA we provide.

### *Accounting*

We may charge you additional fees, which arise as a result of the implementation of any advice we provide you. For example, audit or compliance fees in relation to the SMSF that is established. These fees are not related to the financial services we provide you, and will be set out in the engagement letter we enter into with you.

Please contact us if you require any further information about how we are remunerated.

## **Documents you may receive**

If we provide you with financial advice, we will provide that advice to you in a SOA. The SOA will contain our advice, the basis upon which we provide the advice and specific information about the remuneration we receive.

In some circumstances, we may also record our advice through preparing a record of advice (“**ROA**”) instead of providing you with a SOA. If you have not been provided with the ROA, you may request a copy of it free of charge at any time within 7 years after the advice was provided to you, by contacting us.

If you enter into an ongoing arrangement with us, you will receive a fee disclosure statement each year and a renewal notice every two years.

## **Associations**

We are required to disclose any associations or relationships between us, our related entities, the Licensee and product issuers that could reasonably be capable of influencing the financial services we provide to you. No such associations or relationships exist.

## **Complaints**

We are fully committed to providing quality financial services. However if you are unhappy with our services, please contact us and tell us about your complaint. If your complaint is not satisfactorily resolved within 3 business days, then you should follow the procedure which is set out below.

### *Step 1*

Please contact the Licensee by:

Telephone: 9316 7000

Mail: Locked Bag 18, West Perth WA 6872

Email: smsf advisory@gscpa.com.au

Please provide the Licensee with as much information about the complaint as you can. The Licensee will then attend to your complaint, and may contact you for more information. Once the Licensee have enough information, they will endeavour to resolve your complaint in 5 business days.

### Step 2

If you are not happy with the outcome, you may request that the Licensee's compliance officer review your complaint and the Licensee's proposed resolutions. The compliance officer may contact you for more information. The compliance officer will contact you with his or her decision.

### Step 3

If you still do not receive a satisfactory outcome or we do not respond to you within 45 days after you make the initial complaint to us, you have the right to complain to the Australian Financial Complaints Authority (AFCA), the contact details for AFCA are:

Telephone: 1800 931 678  
Fax: 03 9613 6399  
Website: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Mail: Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

You may only contact Australian Financial Complaints Authority once you have followed the procedure above.

### Privacy

The personal information collected from you will be managed in accordance with GeersSullivan's privacy policy, available on our website. The privacy policy contains important information about how we manage the personal information we hold about you, including the purposes of collection, our complaint procedures and how you may access or seek correction of information held by us. Please refer to the privacy policy for further information.

### Compensation arrangements

The Licensee holds professional indemnity insurance in respect of the financial services we provide. This professional indemnity insurance complies with the *Corporations Act 2001* (Cth). The professional indemnity insurance covers all of the financial services we are authorised by the Licensee to provide to you.

### Further Information

If you have any further queries about our financial services, please do not hesitate to contact us.

### Contact us

#### Helen Cooper – Superannuation Manager

GeersSullivan – Level 4, 46 Colin Street West Perth WA 6005

Phone: +61 08 9316 7000

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