

## Financial Services Guide (FSG Version 2, 6 February 2019)

### 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 can offer you.

It provides you with information about the authorising licensee Cordner Super Advisory Pty Ltd “licensee”. It also provides information about the Authorised Representatives of the licensee, named below. We collectively refer to Authorised Representative(s) in this FSG as “us, our we”. This FSG sets out the services we provide. It 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.

We may provide you with personal advice that considers 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 deciding.

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 later 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.

## Who will be providing the Financial Services to you?

### The Licensee

The licensee's contact details are as follows:

Licensee details: Cordner Super Advisory Pty Ltd  
AFSL number: 502431  
Address: Suite 315, Oracle East, 3 Oracle Boulevard, Broadbeach QLD 4218  
Phone: (07) 5504 5700

### Authorised Representatives details

The individual authorised representatives under this licence are:

Name: Jarrad Edward Young  
AR number: 1236717  
Phone: (07) 5504 5700  
Email: [jarrad@cordner.com.au](mailto:jarrad@cordner.com.au)

Name: Elsa Howarth  
AR number: 325312  
Phone: (07) 5504 5700  
Email: [elsa@cordner.com.au](mailto:elsa@cordner.com.au)

The authorised representatives named above share the same office as the licensee.

The licensee is our 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.

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

The licensee acts on your behalf when we provide financial services to you.

## What services and products are we authorised to provide to you?

We hold a limited Australian Financial Services License ("AFSL") which authorises us to carry on a financial services business to:

- Provide financial product advice for the following classes of financial products:
  - Superannuation limited to:
    - Self-managed superannuation fund;

- A person's existing holding in a superannuation product but only to the extent required for:
  - Making a recommendation that the person establish a self-managed superannuation fund; and
  - Providing advice to the person on contributions or pensions under a superannuation product;
- Provide class of financial product advice for the following classes of financial products:
  - Deposit and payment products limited to:
    - Basic deposit products;
  - General insurance products;
  - Life products limited to:
    - Life risk insurance products;
  - Simple managed investment schemes;
  - Securities; and
  - Superannuation; and
- 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:
      - Self-managed superannuation fund; and
  - 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:
      - Self-managed superannuation fund;

To retail and whole clients.

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.

### **What fees and commissions are payable to the licensee?**

We don't receive commissions. The licensee receives fees when we provide you with our services. All fees are based on a combination of estimated time spent and costs incurred (such as the cost of documentation or outsourced expert services and advice). All fees will be quoted as part of our engagement of services process.

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

### **How are our people and third parties remunerated?**

The licensee's directors and employees (including any employees of Cordner Advisory Pty Ltd) are remunerated by salary and may also be awarded a bonus from time to time. Bonusses will depend on individual performance and job completion standards.

The licensee's shareholder (Cordner Advisory Pty Ltd) 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.

## 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 via their website <https://www.afca.org.au/> or by calling 1800 931 678.

## Compensation arrangements

We have arrangements in place to maintain adequate professional indemnity insurance as required by s912B of the Corporations Act 2001. This insurance provides cover for claims made against us and our representatives including claims in relation to the conduct of representatives who no longer work for us but who did so at the time of the relevant conduct.

**Preparation date:** 6 February 2019

**Version:** 2