



The Professional Super Advisers

Looking for Independent Super, Tax and Investment Advice? (this document constitutes a Financial Services Guide “FSG”)



Are you seeking quality INDEPENDENT advice on:

- Retirement Planning?
- Obtaining Financial Independence?
- Tax Structuring?
- Superannuation Strategies?
- Establishing a Superannuation Fund (including a Self Managed Super Fund)?
- UNBIASED Investment Recommendations?

If so then speak to The Professional Super Advisers. We are one of only a handful of **truly independent** providers of financial advice. Compare us to other advisers.

	The Professional Super Advisers	Others
Qualified to give tax advice	✓	?
Independent	✓	?
Not owned by a product provider	✓	?
Charge on a fee for service basis	✓	?
Rebate all commissions	✓	?
Provide unbiased, impartial investment advice	✓	?
Operated under our own licence (AFSL) and not that of a bank/life insurance company	✓	?
Provide tailored advice	✓	?
Professionally Qualified (eg FCA)	✓	?

Contact: Kevin Smith FCA BSc
 Address: Suite 904, 83 Mount Street, North Sydney NSW 2060
 Phone: (02) 9955 5800

Other Important Information

Licencee:	The Professional Super Advisers Pty Ltd
AFSL No:	321895
Director:	Kevin Smith FCA BSc
Owner's qualifications / experience:	<ul style="list-style-type: none">• Fellow of the Institute of Chartered Accountants• Former Director of Technical Services of BT Financial Group and former Head of Technical Services at Rothschild Aust Asset Management Ltd• Personal Investor Masterclass Financial Planning Top 50 Honour Roll 2003, assisted in setting exam 2004 – present• Regular presenter at conferences / seminars on superannuation• Quoted in national newspaper.
Remuneration base:	All staff are salaried.
Summary of authorised activities:	Provision of financial product advice and dealing with retail and wholesale clients in respect of : a) Deposit products (including basic deposits); b) Debentures, stocks and bonds issued or proposed to be issued by a Government; c) Investment and risk life insurance products; d) Interests in an IDPS; e) RSA's; f) Securities; and g) Superannuation.
Fees:	Fees are based on time spent to provide a professional job. Fees are generally quoted and fixed up front prior to providing any service. Fees may be converted into a percentage of investment value. Hourly rates vary between \$60 and \$350 plus GST and in general are tax deductible.
What you don't pay:	Hefty commissions for products that don't pass our investment analysis. We generally avoid commission based products but where they pass the scrutiny of our Investment Research, commission is rebated in full back to the client. Register of Alternative Forms of Remuneration can be viewed on request.
Our aim:	To provide you with the very best superannuation, tax and investment advice including assistance with implementation.
What you receive:	The company provides a number of services and reports (which generally constitute a Statement of Advice, Statement of Additional Advice or Record of Advice) including: <ul style="list-style-type: none">• Superannuation, retirement and tax planning report• Investment strategy report• Accounting and tax compliance• Self managed superannuation administration Additional copies of these reports are available on request.
Purpose of an FSG:	To provide information about the service provider including services offered, how we are paid as well as providing other statutory details.
Disputes Resolutions:	Contact Kevin Smith (refer details above). If the dispute cannot be resolved within 30 days then you may contact the Financial Ombudsman Service at GPO Box 3, Melbourne, Vic 3001 or telephone 1300 780 808 (website: www.fos.org.au).
Liability/Professional Indemnity Insurance:	Liability limited by a scheme approved under Professional Standards Legislation other than for the acts or omission of financial services licensees. This effectively means that liability is not limited. Professional Indemnity Insurance is in place to the value of \$5 million in respect of accounting, tax and financial services advice. It also covers claims in relation to the conduct of representatives /employees who no longer work for the licensee (but who did at the time of the relevant conduct). The insurance arrangements comply with legislative requirements including s912B of the Corporations Act 2001.