

FindMySuper

financial services guide



***'I lost it...
they found it!'***



FINANCIAL SERVICES GUIDE June 2010

Our financial services guide contains important information, about who we are, the services that we provide, how you pay for our services and our complaints resolution procedures. Please take a moment to read this document before deciding to use our services.

Who is my adviser?

Find My Super Pty Ltd is a corporate authorised representative of the Self Managed Super Institute P/L. AFSL 292925. Our business is a non-advice search and consolidation service for superannuation members. We can also provide you with access to research on various superannuation accounts. If you would like financial planning advice then we are happy to refer you to Financial Choice P/L a corporate authorised representative of Self Managed Super Institute P/L

Find My Super Pty Ltd was established as a professional, specialist company in 2000 with the objective of assisting superannuation members to locate and consolidate accounts that appear in their name. We are not aligned with any banks or financial institutions and hold Australian Financial Services Licence No. 292925. You are entitled to ask us what type of advice we may provide, what are the applicable charges for our services, how the FMS representatives are remunerated, any conflicts of interest we may have and what are your rights if you have a complaint about our services.

What does our Australian Financial Services Licence allow us to do?

Under the terms of our licence, we can provide financial product advice for the following classes of financial products: Basic deposit products, general insurance products, life insurance products, managed investment schemes, retirement savings accounts, securities, superannuation and dealing in a financial product on behalf of another person. Arrange to deal in Superannuation, Retirement savings accounts, life products including investment and risk. Once we receive your completed application a search and consolidation we will send you the application and roll over forms for the fund that you have nominated in your application.

How is Find My Super paid for its services?

We charge a fee for a superannuation search and consolidation service. Our fees are competitively priced ensuring that you get value for money. Some Superannuation funds pay a service fee to a holder of a financial services licence to provide ongoing services to their members. **Find My Super Pty Ltd** may receive such a fee or commission from time to time as the authorised representative of your account. In cases where a fee is not paid then we will invoice you our client a fee for our service. Please refer to our current fee schedule available from our website, www.findmysuper.com.au or by contacting the office.

Information provided by **Find My Super Pty Ltd** is general financial advice only. General advice is defined under the new regulations to include information about financial products and financial markets and our current views and outlook for those products and markets. The general advice we provide includes the information you have requested from the FMS website www.findmysuper.com.au, information that you have requested from FMS, or discussed with an FMS representative or obtained from a FMS brochure. Because this information is being provided to retail clients, we are required by law to issue this Financial Services Guide.

You should, before acting upon any of the information or general advice provided by us, consider the appropriateness of the advice in light of your own objectives, financial situation or needs. You should consult your own personal financial adviser before making any decision. If you are considering setting up a superannuation fund or investing in any product, you should read and ensure you understand the appropriate product disclosure statements (PDS) before investing.

How are the Find My Super staff paid?

All staff receive salary and other benefits including incentives for meeting certain revenue targets. **Find My Super Pty Ltd** may receive commissions or brokerage in relation to financial products. These commissions will be separately disclosed to all customers as required by legislation.

What should you do if you have a complaint?

The Self Managed Super Institute is a member of the Financial Ombudsman Service (FOS). If you have a complaint about our services please tell us. We endeavor to resolve any complaints within 20 days. If your complaint cannot be resolved to your satisfaction, you have a right to refer your complaint to FOS.

You can contact FOS on 1300 780 808 or write to GPO Box 3, Melbourne Victoria 3001.

What documents should I receive when seeking financial product advice?

Depending on the nature of the advice sought, you should receive:

1. Financial Services Guide (FSG). The FSG will describe the type of services provided.
2. Statement of Advice. (SOA). A Statement of Advice must be provided where the adviser is giving personal financial advice. Personal advice is provided after taking into account your particular objectives, financial situation and needs. A SOA is a record the personal advice provided to you and includes information on the basis on which the advice is given, fees and commission and any interests or associations that might influence the advice.
3. Product Disclosure Statement (PDS). An issuer of a financial product must provide a PDS providing information about the financial product, which will assist you in making an informed decision about the product. You should always read the PDS before investing to make sure the product is suitable for your needs.

General advice warning

This brochure and the links within the FMS website may contain general advice about a product on our list contained on the web site when you registered. It is up to you to decide if the product being discussed is appropriate to your specific needs. We are not recommending you switch existing super funds into this product based on any assessment of your personal needs. We are simply advising you of a fund and a facility that may assist you to efficiently consolidate existing super balances.

Disclosure of commission

We may be entitled to a servicing fee equivalent to between 0.20% and 0.67% of your account balance payable by the fund manager directly to us in recognition of you nominating Find My Super as your representative. If we do not receive this fee then we will invoice you to cover our administration expenses.

Supplementary to our FSG dated June 2010 please note that as an AFSL licensee SMSI is required to maintain adequate compensation arrangements. SMSI has adequate compensation arrangements in place for its financial services activities which satisfy the requirements of the Corporations Act 2001 and ASIC policy.