

Financial Services Guide

SMSF Mate Pty Ltd has been authorised to distribute this Financial Services Guide (**FSG** or the **Guide**) by:

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Australian Financial Services License no. 478249
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About Us

SMSF Mate Pty Ltd ABN 63 638 105 094 is a Corporate Authorised Representative of Private Wealth Advisory Pty Ltd (“PWA”) AFSL No. 478249). PWA has authorised us provide general financial product advice and to arrange and deal in financial products. Additional detail on this arrangement, and the services we are authorised to provide, are contained below and further on our website.

About this Guide

The Guide is designed to clarify who Private Wealth Advisory is and what SMSF Mate does. The Guide is intended to help you evaluate and make an informed decision about whether to use the financial services we offer. The Guide explains:

- the services and types of products we are able to offer you;
- how we are remunerated;
- the relationships, associations or interests that we have that could reasonably be regarded as being capable of influencing the advice provided to you; and
- how we deal with complaints, what you should do if you have a complaint and information related to compensation arrangements regarding client complaints.

SMSF Mate & Private Wealth Advisory

Private Wealth Advisory holds an Australian Financial Services Licence (AFSL) no. 478249, which has been issued by the Australian Securities and Investments Commission (ASIC).

SMSF Mate Pty Ltd (SMSF Mate) is a Corporate Authorised Representative of Private Wealth Advisory.

SMSF Mate is authorised to provide the financial services described in this Guide.

As the holder of an AFSL, Private Wealth Advisory is responsible for the financial services provided to you. The law requires Private Wealth Advisory to have, and Private Wealth Advisory has, arrangements in place to compensate clients for loss or damage they may suffer as a result of the acts or omissions of Private Wealth Advisory and/or its Representatives in the provision of financial services.

Private Wealth Advisory is also a member of the Australian Complaints Authority (AFCA), an ASIC-approved external dispute resolution scheme which can make determinations and awards that bind Private Wealth Advisory in relation to any client complaints or claims.

Lack of Independence

While we will always seek to meet our legal obligations to act in our clients' best interests within the meaning of section 961B of the Corporations Act 2001, we do not fall within the definitions of "independent", "unbiased" or "impartial" under section 923A. The reason we do not fall within these definitions is because we give our clients the option to allow life insurance companies to pay us commissions for the services that we provide to our clients rather than for us to be required to directly invoice our clients and for our clients to be required to pay us directly. We remain committed to continue to give our clients this important choice.

Our Services

SMSF Mate is authorised to provide general advice in relation to a wide range of financial products, including:

- deposit products;
- Government debentures, stocks or bonds;
- life insurance investment and life insurance risk products;
- managed investment schemes, including investor directed portfolio services;
- retirement savings account products;
- securities (i.e. shares); and
- superannuation.

What other information should you consider?

SMSF Mate is not authorised to provide personal advice. If you require personal advice, you should seek the services of an authorised provider and refer to applicable Product Disclosure Statements (PDS) or other disclosure document issued by a product provider. Amongst other things, the PDS contains information about the risks, benefits, features and fees payable in respect of that financial product.

How is SMSF Mate paid

SMSF Mate may receive:

- Advertising revenue paid by product providers;
- other payments by products providers; and
- other benefits.

What arrangements may influence our advice to you?

Relationship with SMSF Mate

Sonny Rahim is a Director and shareholder of SMSF Mate Pty Ltd and Private Wealth Advisory Pty Ltd.

Sonny Rahim is also a Responsible Manager of Private Wealth Advisory.

SMSF Mate pays a licence fee to Private Wealth Advisory.

In writing:

ASIC
GPO Box 9827
(Your capital city)

Website: www.asic.gov.au

Concerns with our services

If you have a concern or complaint about the service SMSF Mate provides, we encourage you to take the following steps:

1. Contact Private Wealth Advisory about your concern. You may do so by telephone (08 6364 2799) or in writing to:

Responsible Manager
Private Wealth Advisory Pty Ltd
PO Box 7448
Cloisters Square
Perth WA 6850
Email: admin@premiaprivate.com.au

2. If your complaint is not resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (**AFCA**). AFCA provides fair and independent financial services complaint resolutions that are free to consumers.

In writing:

AFCA
GPO Box 3
Melbourne VIC 3001

Email: info@afca.org.au

Website: www.afca.org.au

Phone: 1800 931 678 (free call)

3. You may also wish to contact the Australian Securities & Investments Commission (ASIC) who is Australia's financial services regulator.