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Financial Services Guide Daniel Allison & Associates Superannuation Pty Ltd

11 February 2019

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.

Documents you may receive

If we provide you with financial advice, that advice will be provided to you in a Statement of Advice (“**SOA**”). The SOA will contain, the basis upon which we provide the advice, and specific information about the remuneration we (including employees of DAA, if applicable) receive.

We may also provide advice through preparing a record of advice (“**ROA**”) in some circumstances 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 we provide you with advice to establish a SMSF or commence a pension or arrange for those services to be provided to you, they will ensure that you are provided with a product disclosure statement (“**PDS**”) unless they are satisfied that you have already received or have access to all of the information that would have been contained in the PDS. The PDS is issued by the SMSF trustee and is designed to provide you with information to make an informed decision about whether to acquire an interest in the SMSF. The PDS will include details about the significant risks and benefits, costs, charges and other significant characteristics or features of the SMSF.

Financial services we provide

We hold a limited AFSL which authorises us to provide the following financial services to retail and wholesale clients:

- 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 the superannuation product.
- deal (issue, acquire, dispose) or arrange to deal in a SMSF.
- provide class of product advice with respect to:
 - superannuation products;
 - general insurance products;
 - life risk insurance products; and
 - basic deposit products.

Class of product advice allows us to consider your personal circumstances in determining the appropriate kind 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 refer to the ‘contact us’ section for how to contact us.

Who do we act for?

As an AFSL holder, we act on our own behalf when providing you with financial services. We are independent, and are not aligned with any product issuer or re-seller.

Fees & charges

Initial

DAA will charge you a fee for the financial services that 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 SOA which will be provided to you.

We, DAA and employees of DAA do not receive any commissions from product issuers or re-sellers.

Employees of DAA do not receive any commission payments. They are paid a salary which does not change depending on the amount of financial services they have provided.

Accounting

DAA 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 that are provided to you, and will be set out in the engagement letter you enter into with DAA.

Please contact us if you require any further information about how we, DAA or the employees of DAA are remunerated.

Associations

We are required to disclose any associations or relationships between us, DAA 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 the services provided, we have an internal complaint process to deal with your concerns.

Step 1

Please contact us if you have any complaints with respect to the financial services. Please provide us with as much information about the complaint as you can. We will then attend to your complaint, and may contact you for more information. Once we have enough information, we will endeavour to resolve your complaint in 5 business days.

Step 2

If you are not happy with the outcome, you may request that our compliance officer review your complaint and our 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**) at the following address:

GPO Box 3, Melbourne VIC 3001

Ph: 1800 931 678

Fax: 03 9613 6399

Website: www.afca.org.au

Email: info@afca.org.au

You may only contact AFCA once you have followed the above procedure.

Compensation arrangements

We hold professional indemnity insurance in respect of our financial services which complies with the Corporations Act 2001 (Cth). The professional indemnity insurance covers all of the financial services you are provided, even if they were provided by a person who is no longer a director or employee of DAA.

Further information

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

Contact us

Daniel Allison & Associates Superannuation Pty Ltd
35 Market Street, South Melbourne VIC 3205
Phone: (03) 9006 5400
Email: superannuation@daassociates.com.au

This Financial Services Guide ("FSG") is provided by: **Daniel Allison & Associates Superannuation Pty Ltd** ABN 38 608 471 521 AFSL No. 487858 ("**DAA Super**", "**we**" or "**us**").

Employees of Daniel Allison & Associates Pty Ltd ACN 146 014 039 ("**DAA**"), which is a related body corporate of DAA Super, will provide services on DAA Super's behalf.

We have authorised DAA to charge you for any financial services we provide to you. While the fees in respect of the financial services we provide will be payable to DAA, the financial services will be provided by us. Those services may be provided in conjunction with accounting services that are provided to you by DAA.