



## Financial Services Guide

This Financial Services Guide (**FSG**) provides you with information about the financial services provided to you by Financial Advisers Dealer Group Pty Ltd and Australian Super Finder to assist you to decide whether to use our services. Australian Super Finder is a trading name of The Trustee for Saicare Trust ABN 44 772 398 737 (**we, us or our**). This FSG describes how we are remunerated, our professional indemnity insurance and how we handle any complaints you may have.

Before you acquire any superannuation product, we will also provide you with a [Product Disclosure Statement](#) containing information about the product's features and risks.

### **Our services**

We are an authorised representative of Australian financial services (**AFS**) licensee, Financial Advisers Dealer Group Pty Ltd which holds an Australian Financial Services Licence No. 501362 and is authorised to provide financial advice and deal in life risk insurance and superannuation products.

We can assist you to find your lost super and consolidate your super into a single superannuation fund. We provide general advice on superannuation products and life insurance, and we can help you consolidate your superannuation by closing old super accounts, opening a new super account, arranging life insurance within your super account, and cancelling your life insurance policies in old super accounts.

We do not provide you with personal advice. This means we will not consider your personal financial circumstances, needs and objectives.

We act for you when giving general advice and making arrangements for life insurance and superannuation products. You can deal with us online or by phone.

### **How we are paid**

We charge for our super consolidation service, however, this fee will only be charged if we can recover your lost super funds. This fee will be deducted from your recovered super and the amount of the fee will range from \$110 to \$4,400 (incl. GST) depending on the number of super accounts which need to be recovered and the extent of work required to consolidate the accounts. We will provide you with a quote of our fees before you engage us to provide the super consolidation services to you, and you can request particulars of our fees before we provide the services.

If we arrange life insurance within your superannuation fund, our AFS licensee may receive commission from the insurer with whom we place your insurance of 88% of the first year's premium (excluding taxes and statutory charges). Our AFS licensee may also receive an ongoing commission of 22% of the premium (excluding taxes and statutory charges) from the insurer during the life of your policy. These commissions are included in the premium for the policy. A percentage of the upfront and ongoing commission is paid to us.

### **Who we pay**

Our customer service representatives are paid on an hourly basis based on the time spent providing the services. Our customer service representatives may be eligible to receive a performance bonus if they meet pre-set agreed key performance indicators.

### **Professional Indemnity**

Our AFS licensee has professional indemnity insurance which covers it, and us and our customer service representatives for any errors or mistakes relating to our financial services. This insurance meets the requirements of the Corporations Act 2001 (Cth) and covers the services provided by us and our advisers after they cease working with us provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.

### **What if you have a complaint?**

If you wish to complain about our services, you can either discuss the matter with your customer service representative or contact our Complaints Manager on 1300 252 167 or write to us at: The Complaints Manager, Financial Advisers Dealer Group Pty Ltd, 14/2 Enterprise Drive, Bundoora VIC 3083. We will acknowledge receipt of your complaint immediately, and attempt to resolve it within 1 to 2 business days.

Our AFS licensee is a member of the Financial Ombudsman Service, an external dispute resolution scheme. If You are not satisfied with our response, you can contact FOS at:

Tel: 1300780808, Fax: (03)96136399, Email: [info@fos.org.au](mailto:info@fos.org.au), Website: [www.fos.org.au](http://www.fos.org.au), Postal Address: GPO Box 3, Melbourne VIC 3001

### **How can you contact us?**

#### **Our contact details:**

The Trustee for Saicare Trust (trading as Australian Super Funder)  
ABN: 44 772 398 737  
AR No: 463275  
Address: 14/2 Enterprise Drive, Bundoora VIC 3083  
Ph: 1300 252 167  
Fax: 1300 857 881  
Email: [info@australiansuperfinder.com.au](mailto:info@australiansuperfinder.com.au)  
Web: [www.australiansuperfinder.com.au](http://www.australiansuperfinder.com.au)

#### **Our AFS licensee's contact details:**

Financial Advisers Dealer Group Pty Ltd  
ABN: 19 620 315 228  
AFS Licence No: 501362  
Address: 14/2 Enterprise Drive, Bundoora VIC 3083  
Ph: (03) 8080 1345  
Fax: 1300 857 881  
Email: [info@australiansuperfinder.com.au](mailto:info@australiansuperfinder.com.au)  
Web: [www.australiansuperfinder.com.au](http://www.australiansuperfinder.com.au)