

Selfmanagedsuper.com.au

financial services guide

and Application Form



Self Managed
SUPER INSTITUTE



FINANCIAL SERVICES GUIDE September 2008

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.

What is the Self Managed Super Institute?

The **Self Managed Super Institute** (SMSI) was established as a professional, specialist self-managed superannuation administration company in 2004 with the objective of assisting investors with the establishment and ongoing administration of their self-managed superannuation fund (SMSF). 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 SMSI 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.

Once we receive your completed application for membership of the **Self Managed Super Institute**, we begin the process of establishing your SMSF. This includes such services as:

- Preparing a trust deed which sets out the governing rules of your SMSF;
- Preparing an investment strategy;
- Australian Business Number application;
- Tax File Number application;
- Notice of Election to become a regulated fund;
- Membership application forms;
- Member advice notices;
- Trustee minutes;
- Rollover documentation;
- Cash Management Trust (CMT) account application; and
- Member education.

At the **Self Managed Super Institute**, our dedicated and professional team prides itself on easing the transition for trustees from public-offer and industry funds to managing a SMSF. As a service provider, we always recommend that you seek advice from your professional advisers before making any decisions about your planning needs and investments.

Once we have established your SMSF, our ongoing administration services include:

- Reconciliation of the investments within your SMSF;
- Preparation and lodgement of regulatory returns;
- Reasonable Benefit Limit (RBL) lodgement;
- Business Activity & Instalment Activity Statements;
- Pension Actuarial Certification;
- Trust Deed amendment as legislation changes; and
- Fund audit by a specialist, accredited SMSF auditor.

How is the Self Managed Super Institute 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. **Self Managed Super Institute** 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.selfmanagementsuper.com or by contacting the office.

Information provided by **Self Managed Super Institute** 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 SMSI website www.selfmanagementsuper.com, 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 Self Managed Super Institute staff paid?

All staff receive salary and other benefits including incentives for meeting certain revenue targets. SMSI 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 PO Box 579 Collins Street West, Melbourne Victoria 8007.

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 which 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.

Self Managed Superannuation New Fund Application

Fund Details

Name of Self Managed Super Fund _____

Contact Person Name(s) _____

Fund Contact Address _____

GST Registration Yes No

Contact Numbers: Work () _____ Home () _____ Fax () _____

Fund Contact Email _____

Trustee Details

Corporate Trustee

Company Name _____

Registered Address _____

ACN _____ Company Seal required Yes No

Director _____ TFN _____ D.O.B _____

Director _____ TFN _____ D.O.B _____

Director _____ TFN _____ D.O.B _____

Director _____ TFN _____ D.O.B _____

Individual Trustee / Member Details

1) Mr/Mrs/Miss/Dr/Other _____ Surname _____ Member Yes No

Given Names _____

Street Address _____

Date of Birth _____ Tax File No _____

Place of Birth _____ Occupation _____

Pension Payment Required Yes No Pension Commencement Date ____ / ____ / ____

Rollover – Existing Arrangements (attach most recent benefit statement)

I. Company Name _____

II. Company Name _____

2) Mr/Mrs/Miss/Dr/Other _____ Surname _____ Member Yes No

Given Names _____

Street Address _____

Date of Birth _____ Tax File No _____

Place of Birth _____ Occupation _____

Pension Payment Required Yes No Pension Commencement Date ____ / ____ / ____

3) Mr/Mrs/Miss/Dr/Other _____ Surname _____ Member Yes No

Given Names _____

Street Address _____

Date of Birth _____ Tax File No _____

Place of Birth _____ Occupation _____

Pension Payment Required Yes No Pension Commencement Date ____ / ____ / ____

4) Mr/Mrs/Miss/Dr/Other _____ Surname _____ Member Yes No

Given Names _____

Street Address _____

Date of Birth _____ Tax File No _____

Place of Birth _____ Occupation _____

Pension Payment Required Yes No Pension Commencement Date ____ / ____ / ____

Administration

Will Self Managed Super Institute Pty Limited be the administrator for this fund Yes No

Application Payment Details

Cheque attached Yes No Cheque to be made payable to: *Self Managed Super Institute*

Credit Card: Mastercard Visa

Amount: _____ Card Number _____

Expiry Date: ____ / ____ / ____ CCV _____ (Last 3 digits printed on signature strip of credit card)

Card Holder Name _____

Signature _____