



superestate

FINANCIAL SERVICES GUIDE

18 December 2020

Superestate Pty Ltd

ABN 61 615 727 663

Authorised Representative No. 1257096

Corporate Authorised Representative of

Sanlam Private Wealth Pty Ltd

Authorised Representative Number: 1257096

Address: Level 9, 19 Martin Place
SYDNEY NSW 2000

Phone: 1300 519 800

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This Financial Services Guide (**FSG**) is dated 27 November 2020 and is provided to you by Superestate Pty. Ltd. A.C.N 615 727 663 ("**Superestate**", **we, our, us**) to inform you of the financial services provided by us and to comply with our obligations as an Authorised Representative of Sanlam Private Wealth Pty Ltd ("**Sanlam Private Wealth**") which is the holder of an Australian Financial Services Licence (AFS Licence No. 337927).

This FSG is meant to assist you to decide whether to use our services and to explain:

- ◆ who we are;
- ◆ what financial services we provide and the products to which those services relate;
- ◆ what our responsibilities are and what type of advice we give;
- ◆ how you can instruct us;
- ◆ what you can expect to pay for the financial services;
- ◆ what remuneration and other benefits may be paid to us, our employees or others;
- ◆ what to do if you have a complaint, and how it will be dealt with;
- ◆ for what purpose we use your contact data; and
- ◆ how you can contact us.

This FSG contains only general information about the services we offer. If you still have any questions after reading this FSG, please contact us. Our contact details are listed at the end of this document.

What other disclosure documents and statements will I receive?

You will not be provided with any personal financial product advice from Superestate. We will only provide you with factual information on our Superestate Pty Ltd Superannuation Product – the features of the product and services. Any advice or information we provide to you is general advice only and does not take into account your personal objectives, financial situation or needs. It is up to you to decide whether or not you want to use our services, and if you need assistance or advice in this regard, you should consult a suitably qualified financial adviser. You will not receive a Statement of Advice from Superestate.

Generally, where we arrange for the issue of a financial product to you, you will receive a **Product Disclosure Statement (PDS)** or other relevant disclosure documents that include information about the product so that you can make an informed decision whether to acquire the product. It would include any relevant terms, significant risks and costs associated with the supply of that financial product.

How you can instruct us and your obligations?

We will accept order instructions via telephone, email or facsimile.

You must check and confirm with us that orders sent via fax or email, have in fact been received by us.

You must review any confirmation or statement we send to you immediately upon receipt to ensure its accuracy and report any discrepancies to us.

Who are we and what services are we authorised to provide?

Superestate (Authorised Representative No. 1257096) is responsible for the Financial Services described in this guide.

Superestate and its employees and directors are authorised representatives of Sanlam Private Wealth Pty Ltd, AFS Licence Number: 337927.

Superestate is a representative of, and acts on behalf of, Sanlam Private Wealth. Superestate does not act as a representative of any other licensee in relation to the services or products it provides.

Superestate is authorised by Sanlam Private Wealth to provide general advice on and deal in the following classes of financial products to retail and wholesale clients (within the definition of the Corporations Act):

- ◆ Managed investment schemes including IDPS;
- ◆ Life Insurance; and
- ◆ Superannuation

Superestate provides general advice in respect of Superestate, the superannuation product is issued by Diversa Trustees Limited ABN 49 006 421 638 AFSL 235153 RSE Licensee L0000635 (Diversa), an approved Trustee regulated by the Australian Prudential Regulation Authority (APRA), and Trustee of the Tidswell Master Superannuation Plan ABN 34 300 938 877.

Sanlam Private Wealth is an investment and financial services house with extensive experience in servicing the needs of both private investors and corporate clients. Sanlam Private Wealth has an extensive suite of products to service the needs of private clients and institutional investors.

What information do we offer to you, as our client?

We can offer you factual market data and information, including general advice, regarding those products and services our authorisation permits us to provide. The products on which we may provide this information include:

- ◆ Superestate, the superannuation product is issued by Diversa Trustees Limited ABN 49 006 421 638 AFSL 235153 RSE Licensee L0000635 (Diversa), an approved Trustee regulated by the Australian Prudential Regulation Authority (APRA), and Trustee of the Tidswell Master Superannuation Plan ABN 34 300 938 877.

What are our responsibilities and what type of advice do we give?

We provide **general advice** and information regarding financial products and services that can be dealt through us. This information or advice does not take into account your personal and financial circumstances, needs and objectives and because of that you should, before acting on the advice, consider the appropriateness of the advice having regard to your personal and financial circumstances, needs and objectives.

It should be noted that if you open an account with us you might also be requested to provide some personal and financial information This information is collected so that we can:

- ◆ Identify who you are as required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AMLCTF Act 2006).

Details of Associations or Relationships

Superestate has a relationship with Diversa Trustees Limited ABN 49 006 421 638 AFSL 235153 RSE Licensee L0000635 (Diversa), an approved Trustee regulated by the Australian Prudential Regulation Authority (APRA), and Trustee of the Tidswell Master Superannuation Plan ABN 34 300 938 877. These relationships in no way influence the provision of financial services by Superestate to you.

The costs, remuneration and other benefits that may be receive by us, our employees and others?

The information in this section is subject to change and does not include information in relation to taxes or duties that you may be required to pay in relation to an investment. Unless otherwise stated, all fees, charges, commissions and benefits disclosed in this FSG are exclusive of the Goods and Services Tax (GST).

There is no extra cost for the general advice we provide. You access and receive services as part of the administration fee you pay from your member account.

Details of the fees charged by Superestate (the superannuation fund product issued by issued by Diversa Trustees Limited ABN 49 006 421 638 AFSL 235153 RSE Licensee L0000635 (Diversa), an approved Trustee regulated by the Australian Prudential Regulation Authority (APRA), and Trustee of the Tidswell Master Superannuation Plan ABN 34 300 938 877, can be found in the relevant Product Disclosure Statement (PDS) and Reference Guide issued by Tidswell Financial Services Ltd.

Superestate is remunerated partially from the Investment Fee and Administration Fee charged by Diversa Trustees Ltd in its capacity as trustee of the Tidswell Superannuation Plan. You may request further particulars of the remuneration received by Superestate by contacting us at hello@superestate.com.au or **1300 519 800**.

The actual commissions and charges payable will depend upon the relevant service provided by Superestate.

Superestate will not receive any fees or commissions from the provision of any life or insurance products provided to you.

Superestate staff are salaried employees who do not receive any remuneration for the general advice provided to you, although they may qualify for performance based bonuses. These bonuses are discretionary and dependant on achieving pre-

determined service standards, compliance and business objectives.

If you have a complaint, how it will be dealt with?

If you wish to make a complaint with regard to the financial services provided by Superstate Pty Ltd or its authorising licensee (i.e. Sanlam Private Wealth), the Superstate **Complaints Manager** can be contacted on 1300 519 800 or by email hello@superestate.com.au. We will try to resolve your complaint quickly and fairly.

In the event that we are unable to resolve any issue or complaint you can contact Sanlam Private Wealth who has formalised client complaint resolution procedure in place to resolve any complaints or concerns you may have about the service provided to you. These should be directed to the Compliance Manager (Ms Amanda Roberts) who can be contacted on (03) 8640 5508 or by email compliance@privatewealth.sanlam.com.au.

All complaints are reviewed and investigated by our Compliance Manager. If you make a complaint, our first response will be to contact you to discuss the complaint and to register a formal record of such complaint.

If, despite our best efforts, you believe your complaint has not been satisfactorily dealt with, the use of an independent industry arbiter, namely, the Australian Financial Complaints Authority (AFCA) is available. Sanlam Private Wealth has agreed not to contest a final resolution from AFCA.

You can contact AFCA by writing to:

Australian Financial Complaints Authority

Address: GPO Box 3
Melbourne VIC 3001
Toll Free: 1800 931 678
Facsimile: (03) 9613 6399
Email: info@afca.org.au
Website: www.afca.org.au

The AFCA is an independent external dispute resolution scheme that deals with complaints about the decisions and conduct of superannuation providers, including trustees of super funds, relating to members, but not in relation to decisions and conduct relating to the management of a fund as a whole. The AFCA scheme provides a fair and independent complaint resolution service that is free to consumers.

If your complaint is in regard to the decisions and conduct of the superannuation provider, you should contact the Superannuation provider in the first instances (please refer to Tidswell's FSG for relevant information) and if the Superannuation provider has not adequately dealt with your complaint, you may refer the complaint to AFCA (contact details provided above).

Sanlam Private Wealth as the authorising licensee for Superstate holds Professional Indemnity Insurance cover for the activities conducted under its AFS licence and continues to maintain Professional Indemnity Insurance that generally satisfies the requirements of s912B of the Corporations Act and Regulatory Guide RG126.

For what purpose do we use your contact data.

Privacy is an important issue for us and we are committed to ensuring full compliance with Privacy Act requirements.

The personal data that we collect from you will only be used by us to assist in the planning of marketing proposals, education seminars, provision of general product advice to clients and as permitted under the AMLCTF Act 2006. For more information please read our Privacy Policy by going to: www.sanlamprivatewealth.com.au

How can you contact us?

Superstate Pty Ltd

Telephone: 1300 519 800
Mail and in person: Level 9, 19 Martin Place
Sydney NSW 2000
Website: www.superestate.com.au
Email: hello@superestate.com.au

Sanlam Private Wealth Pty Ltd

Telephone: (02) 8245 0500
Facsimile: (02) 8245 0599
Mail and in person: Level 2, 33 York St
Sydney NSW 2000
Website: www.sanlamprivatewealth.com.au
Email: compliance@privatewealth.sanlam.com.au