



The Super Fund Co. PTY LTD
FINANCIAL SERVICES GUIDE

PURPOSE OF THIS FINANCIAL SERVICES GUIDE

The Financial Services Guide (FSG) is an important document which is designed to assist you in deciding whether to use any of the financial services we offer. This FSG includes the following:

The Super Fund Co. Pty Ltd Financial Services Guide

- Our name and contact details
- The financial service we can provide
- The financial products we can offer
- Our professional indemnity insurance
- How we use your personal information and your privacy
- How complaints are handled
- The cost of any services we provide
- Our remuneration, fees or other benefits that we may be paid
- Any relationships we have with any other organisations

Not Independent

Disclosure of Lack of Independence required under Section 942B(2)(fa) of the Corporations Act 2001 (Cth.) ("Corporations Act")

The Super Fund Co. Pty Ltd (TSFC) and its representatives are not independent, impartial or unbiased (which are restricted words or expressions under the Corporations Act) in relation to the provision of personal advice to retail clients because The Super Fund Co. Pty Ltd (TSFC), its representatives and its associates and affiliates may receive monetary benefits in connection with that advice.

For further information regarding how The Super Fund Co. Pty Ltd (TSFC) is remunerated, please refer to the section titled "How we are paid for services provided"

It's important to understand that disclosing our lack of independence and detailing our remuneration structure does not reduce our obligation to act in your best interests. If you are a retail client and we give personal advice, we have a duty to act in your best interests when providing personal advice and are obliged to provide you with appropriate advice.

THE SUPER FUND CO. PTY LTD

About The Super Fund Co.

The Super Fund Co. Pty Ltd (TSFC) ABN 77 167 301 108 is a corporate authorised representative (453428) of Gamma Wealth Group Pty Ltd (GWG) ABN 56 134 682 330. GWG holds an Australian Financial Services Licence, number 334 040, and can be contacted at the address in the directory at the back of this Financial Services Guide (FSG). The matters covered by the FSG include how we (and any other relevant parties) are remunerated and details of our internal and external dispute resolution procedures.

Documents That You May Receive From Us

As well as providing to you a Financial Services Guide (FSG), you may also receive a Product Disclosure Statement (PDS), and Statement of Advice (SOA).

A Product Disclosure Statement (PDS) is a document that provides you with information about a financial product and the entity that issues the financial product (the Issuer). The PDS must contain information about the financial product so that you can make an informed decision on whether or not to acquire it. It will provide information about a product, including but not limited to its features, benefits, fees and associated risks.

A Statement of Advice (SOA) is a written record when personal advice is given. Information in the SOA may include information and statements confirming:

- Scope of Advice
- The basis of the advice provided
- Your goals, needs
- Your risk profile
- Recommendations
- The identity of the person providing advice to you
- Disclosures regarding any commissions, fees or other benefits

Financial Services & Products That We Can Provide

Under the AFSL of GWG, TSFC and its advisers are authorised to advise, deal and provide the following financial services and products to you:

Debentures, stocks or bonds issued or proposed to be issued by a government;

- Deposit and payment products
- Derivatives
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Interests in managed investment schemes
- Retirement Savings Accounts (RSA's)
- Securities
- Standard margin lending facility
- Superannuation

How we are paid for services provided

We believe the services we offer are valuable and the remuneration received is a fair reward for our expertise and skills. We are committed to being open about any benefits or payments we receive and the costs you will incur for using our services.

The income earned by TSFC advisers may come from:

- Establishment Fees
- Ongoing advice Fees
- Brokerage Fees
- Float/Capital Raising Commission
- Referral fees from insurance and mortgage providers

Any such fee or commission may be received by TSFC advisers as the authorised representative of the AFS licensee. The fee may be calculated on the value of your portfolio or it may be a fixed advice fee. This will be outlined within the SOA. Any fees charged on the value of your portfolio will be calculated on a per annum basis and charged monthly in arrears.

Fees payable for each service provided

Please refer to any recommended providers FSG, PDS and Member Guide which details the current list of fees and charges that you may pay for its services.

Please refer to The Super Fund Co. Member Guide and PDS which outlines the management, performance fees and any other fees associated with the delivery of the product.

Our advisers may receive an upfront establishment fee, Statement of Advice fee, brokerage, float/capital raising and ongoing adviser fees for the advice provided for your portfolio.

Professional Indemnity Insurance

Gamma Wealth Group holds professional indemnity insurance for TSFC that satisfies the requirements of Section 912B of the Corporations Act. Cover also includes authorised representatives who are no longer employees or contractors but were at the time the advice was provided.

Relationships with Other Organisations

GWG and TSFC are not affiliated with any public or non-public corporations.

Who will be my adviser?

Your investment adviser is an authorised representative of Gamma Wealth Group and adviser of TSFC.

They have met all educational and regulatory requirements to be an investment adviser.

Complaints

It is important to us that you are satisfied with our services. If you have a complaint about TSFC or are dissatisfied with the services that TSFC provided, you should follow the steps below. We will ensure that your enquiries and complaints are handled efficiently.

Step 1

Contact the compliance manager at TSFC and advise the details of your complaint by:

Calling on 1300 331 630

Writing to:
Compliance Manager
The Super Fund Co.
PO BOX 389
Broadbeach, Qld 4218

The compliance manager will contact you within 48 hours to notify you of any proposed resolution, additional action or a timeframe if further time is required. We are committed to responding to all complaints with a maximum of 14 days.

Step 2

If you are not satisfied with the response to your complaint, you may refer the matter to the Australian Financial Complaints Authority (AFCA), of which GWG is a member.

AFCA can be contacted as below:

Australian Financial Complaints Authority Limited
GPO Box 3,
Melbourne VIC 3001
Telephone - 1800 931 678
Email - info@afca.org.au
Internet - www.afca.org.au

ASIC regulates all holders of Australian Financial Services Licenses including GWG and they can be contacted on 1300 200 630.

This FSG is dated July 2021.

WE'RE
DIFFERENT
FROM
OTHER
SUPER
COMPANIES

find out why at www.thesuperfundco.com.au