

Financial Services Guide (FSG Version 1, 11 January 2018)

Cordner Super Advisory Pty Ltd (“CSA”, “we” or “us”)
ABN 47 157 966 204 AFSL No: 502431

This Financial Services Guide (“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.

Financial Services we provide

We hold a limited Australian Financial Services License (“AFSL”) which authorises us to carry on a financial services business to:

- Provide financial product advice for the following classes of financial products:
 - Superannuation limited to:
 - Self-managed superannuation fund;
 - A person’s existing holding in a superannuation product but only to the extent required for:
 - Making a recommendation that the person establish a self-managed superannuation fund; and
 - Providing advice to the person on contributions or pensions under a superannuation product;
- Provide class of financial product advice for the following classes of financial products:
 - Deposit and payment products limited to:
 - Basic deposit products;
 - General insurance products;
 - Life products limited to:
 - Life risk insurance products;
 - Simple managed investment schemes;
 - Securities; and
 - Superannuation; and
- Deal in a financial product by:
 - Arranging for another person to issue, apply for, acquire, vary or dispose of a financial product in respect of the following classes of financial products:
 - Superannuation limited to:
 - Self-managed superannuation fund; and
 - Arranging for another person to apply for, acquire, vary or dispose of financial products in respect of the following classes of financial products:
 - Superannuation limited to:
 - Self-managed superannuation fund;

To retail and whole clients.

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 not aligned with any product issuer or re-seller.

Our Financial Advisers

Jarrad Young – Authorised Representative Number 1236717

Jarrad is a director of CSA as well as its parent company, Cordner Advisory Pty Ltd ABN 17 148 874 640. He has been with the Cordner group since February 2014.

Qualifications: BBus (Acc), CPA, DFP, MBA, SSA

Memberships: CPA Australia, SMSF Association

Telephone: (07) 5504 5700

Email: jarrad@cordner.com.au

Jarrad receives dividends from Cordner Advisory Pty Ltd.

Elsa Howarth – Authorised Representative Number 325312

Elsa is a director of CSA. She has been with the Cordner group since November 2009.

Qualifications: BBus (Acc), DFP, SSA

Memberships: CPA Australia (Associate), SMSF Association

Telephone: (07) 5504 5700

Email: elsa@cordner.com.au

Elsa receives a salary from Cordner Advisory Pty Ltd.

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 receive (including that of employees of CSA, if applicable).

We may also provide advice through preparing a Record of Advice ("ROA") in some circumstances instead of providing you with an 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 service was provided to you, by contacting us.

If we provide you with advice to establish an SMSF or to commence a pension or to arrange for those services to be provided to you, we will ensure that you are provided with a Product Disclosure Statement ("PDS") unless we are satisfied that you have already received, or have access to, all 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.

Associations

We are required to disclose any associations or relationships between us, our related entities and product issuers that could influence the financial services we provide to you.

No such associations or relationships exist.

Fees and charges

Initial

We will charge you a fee for the financial services we provide to you. That fee may either be a fixed fee or based on the number of hours it takes us to prepare and provide you with the financial services. These fees will be included in the SOA.

We do not receive any commissions from product issuers or re-sellers.

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

Ongoing

If you enter into an ongoing service arrangement with us, we will charge you a yearly fee. This will be disclosed in the SOA.

Complaints

We are fully committed to providing quality financial services. However, if you are unhappy with our services, we have an internal complaint process to deal with your concerns.

Step 1

Please contact us if you have any complaints with respect to our financial services. Provide us with as much information about the complaint as you can. We will then attend to your complaint, and may contact you for information. Once we have enough information, we will endeavour to resolve your complaint within 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 and will then notify you of their decision in the matter.

Step 3

If you are still not satisfied with the outcome, or we do not respond to you within 45 days after you make the initial complaint, you can contact our external dispute resolution provider, the Financial Ombudsman Service ("FOS"). Their contact details are:

Telephone: 1800 367 287
Email: info@fos.org.au
Website: www.fos.org.au

Mail: Financial Ombudsman Service Limited
GPO Box 3
Melbourne VIC 3001

You may contact FOS once you have followed the procedure above.

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 the financial services you are provided, even if they were provided by a person who is no longer our adviser.

Further information

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

Contact us

Cordner Super Advisory Pty Ltd
Suite 315, Oracle East, 6 Charles Avenue, Broadbeach QLD 4218
Telephone: (07) 5504 5700
Email: info@cordner.com.au