



Financial Services Guide

Date: 19 June 2023

This Financial Services Guide (FSG) is provided by:

- Xpress Super Pty Ltd Authorised Representative No. 001298901; ("Xpress Super");
- Each individual authorised representative included in the Representative Schedule; (together "we" or "us")

We are authorised representatives of SuperGuardian Pty Ltd ABN 57 113 986 968 AFSL No.485643)

Purpose of FSG

This FSG sets out key information about the financial services we may provide to you. It is designed to assist you to make an informed decision about the financial services we provide and contains important information about:

- Who we are and how to contact us.
- The financial services we are authorised to provide.
- How we are paid in relation to the financial services we provide; and
- How to make a complaint.

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.

Who are we?

Xpress Super is a professionally managed provider of administration, accounting and taxation services for self-managed superannuation funds (SMSFs).

Xpress Super aims to provide a superior service to similar providers in the market by allowing clients access to an efficient volume operation with rapid turnaround times and higher quality of customer service. These services are set apart from other competitors by the superior online functionality with consolidated portfolio reporting and access to SMSF compliance alerts, highlighting to clients on a daily basis the need for action or consideration of their SMSF.

Xpress Super has embedded service providers that provide complete data automation. The list of embedded service providers is included on our website (www.xpresssuper.com.au).

Documents you may receive

We may provide you with general financial product advice. General advice is financial advice that does not take your personal needs, objectives or financial situation into account. General advice may be provided to you individually, or as part of broader communications we may distribute such as brochures and other information sheets.

If we arrange for you to establish an SMSF, you will receive a Product Disclosure Statement (PDS) that is issued by the trustee(s) of the SMSF. The PDS contains important information about the SMSF, including features, benefits, risks, costs, fees and charges. The PDS is intended to assist you to make an informed decision about whether to acquire an SMSF.

The financial services are provided as part of our broader tax, accounting and administration services, which are governed by our Client Engagement Form and Terms & Conditions. The Terms & Conditions can be accessed from our website (www.xpresssuper.com.au).

Financial services we are authorised to provide

SuperGuardian has authorised Xpress Super to provide the following financial services:

- Provide general financial product advice in relation to superannuation products, life risk insurance products, interests in managed investments (including IDPS), securities and basic deposit products.
- Deal in a financial product by arranging for another person to issue an interest in an SMSF.
- Deal in a financial product on behalf of another person in relation to superannuation products, interests in managed investment schemes (including IDPS), securities and basic deposit products.

The individual authorised representatives may have different authorisations. Their specific authorisations are set out in the Representative Schedule.

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 see our Terms & Conditions for further information on this.

Who does SuperGuardian act for?

We provide financial services on behalf of SuperGuardian. In providing those financial services, SuperGuardian acts on its own behalf. SuperGuardian is independent and is not aligned with any product issuer or re-seller.

Fees and charges

Initial

Xpress Super will charge you a fixed fee for the financial services we provide to you. These fees will be set out in the Client Engagement Form and Terms & Conditions.

Staff and individual representatives do not receive any commission payments. They are only paid a salary which does not change depending on the amount of financial services provided.

Ongoing

If you enter into an ongoing arrangement with Xpress Super, you will be charged a yearly fee. This will be disclosed in the Client Engagement Form and Terms & Conditions. This fee relates to both the financial services we may provide to you and other non-financial services that we provide for the administration and operation of your SMSF.

You will be charged a cancellation fee if you terminate our services within the first 12 months of our engagement. This fee is disclosed in the Terms & Conditions.

Please contact us if you require any further information about how we or our representatives and staff are remunerated.

We do not receive commissions from our embedded product service providers.

You have a right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by us.

Associations

Xpress Super is a related entity of SuperGuardian, which provides administration and reporting functions to Xpress Super. While Xpress Super has commercial relationships with product providers, it does not receive any fees or commissions from providers with respect to services it provides, or any referrals made to those providers. This means that there are no associations or relationships that could influence the financial services we are authorised to provide.

Complaints

We are fully committed to providing quality financial services. However, if you are unhappy with our services, then you should follow the procedure which is set out below.

Step 1

Please contact Xpress Super
Telephone: 1300 216 890
GPO Box 11031, Adelaide SA 5001
Email: info@xpresssuper.com.au

Please provide as much information about the complaint as you can. Xpress Super will then attend to your complaint and may contact you for more information. Once Xpress Super has enough information, it will endeavour to resolve your complaint in 5 business days.

Step 2

If you are not satisfied with the decision or Xpress Super does not respond to you within 30 days after you make the initial complaint, you can make a complaint to the Australian Financial Complaints Authority (AFCA).

AFCA's details are:
Telephone: 1800 931 678
Website: www.afca.org.au
GPO Box 3, Melbourne VIC 3001

You may only contact AFCA once you have followed the procedure above.

Privacy

The personal information collected from you will be managed in accordance with Xpress Super's privacy policy, available at www.xpresssuper.com.au.

The privacy policy contains important information about how Xpress Super manages the personal information held about you, including the purposes of collection, complaint procedures and how you may access or seek correction of information held by Xpress Super. Please refer to the privacy policy for further information.

Compensation arrangements

SuperGuardian holds professional indemnity insurance in respect of the financial services we provide. This professional indemnity insurance complies with the Corporations Act 2001 (Cth). The professional indemnity insurance covers all the financial services we are authorised to provide to you.

Further Information

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

Xpress Super
65 Gilbert Street Adelaide SA 5000
Phone: 1300 216 890
Email: info@xpresssuper.com.au

SuperGuardian
65 Gilbert Street Adelaide SA 5000
Phone: 1300 787 576
Email: info@superguardian.com.au

Representative Schedule

Philippe Jaquillard

Authorised representative no. 001298911

Phone: 1300 216 890

Email: phil@xpresssuper.com.au

Authorisations:

SuperGuardian has authorised Philippe Jaquillard to provide the following financial services:

- Provide general financial product advice in relation to superannuation products, life risk insurance products, interests in managed investments (including IDPS), securities and basic deposit products.
- Deal in a financial product by arranging for another person to issue an interest in an SMSF.
- Deal in a financial product on behalf of another person in relation to superannuation products, interests in managed investment schemes (including IDPS), securities and basic deposit products.

Emma Magee

Authorised representative no. 001298907

Phone: 1300 216 890

Email: emma@xpresssuper.com.au

Authorisations:

SuperGuardian has authorised Emma Magee to provide the following financial services:

- Provide general financial product advice in relation to superannuation products, life risk insurance products, interests in managed investments (including IDPS), securities and basic deposit products.
- Deal in a financial product by arranging for another person to issue an interest in an SMSF.
- Deal in a financial product on behalf of another person in relation to superannuation products, interests in managed investment schemes (including IDPS), securities and basic deposit products.

Karl Rayner

Authorised representative no. 001298904

Phone: 1300 216 890

Email: karl@xpresssuper.com.au

Authorisations:

SuperGuardian has authorised Karl Rayner to provide the following financial services:

- Provide general financial product advice in relation to superannuation products, life risk insurance products, interests in managed investments (including IDPS), securities and basic deposit products.
- Deal in a financial product by arranging for another person to issue an interest in an SMSF.
- Deal in a financial product on behalf of another person in relation to superannuation products, interests in managed investment schemes (including IDPS), securities and basic deposit products.

Xiaojing Chen (Angela)

Authorised representative no. 001247669

Phone: 1300 216 890

Email: angela@xpresssuper.com.au

Authorisations:

SuperGuardian has authorised Xiaojing Chen (Angela) to provide the following financial services:

- Provide general financial product advice in relation to superannuation products, life risk insurance products, interests in managed investments (including IDPS), securities and basic deposit products.
- Deal in a financial product by arranging for another person to issue an interest in an SMSF.
- Deal in a financial product on behalf of another person in relation to superannuation products, interests in managed investment schemes (including IDPS), securities and basic deposit products.
