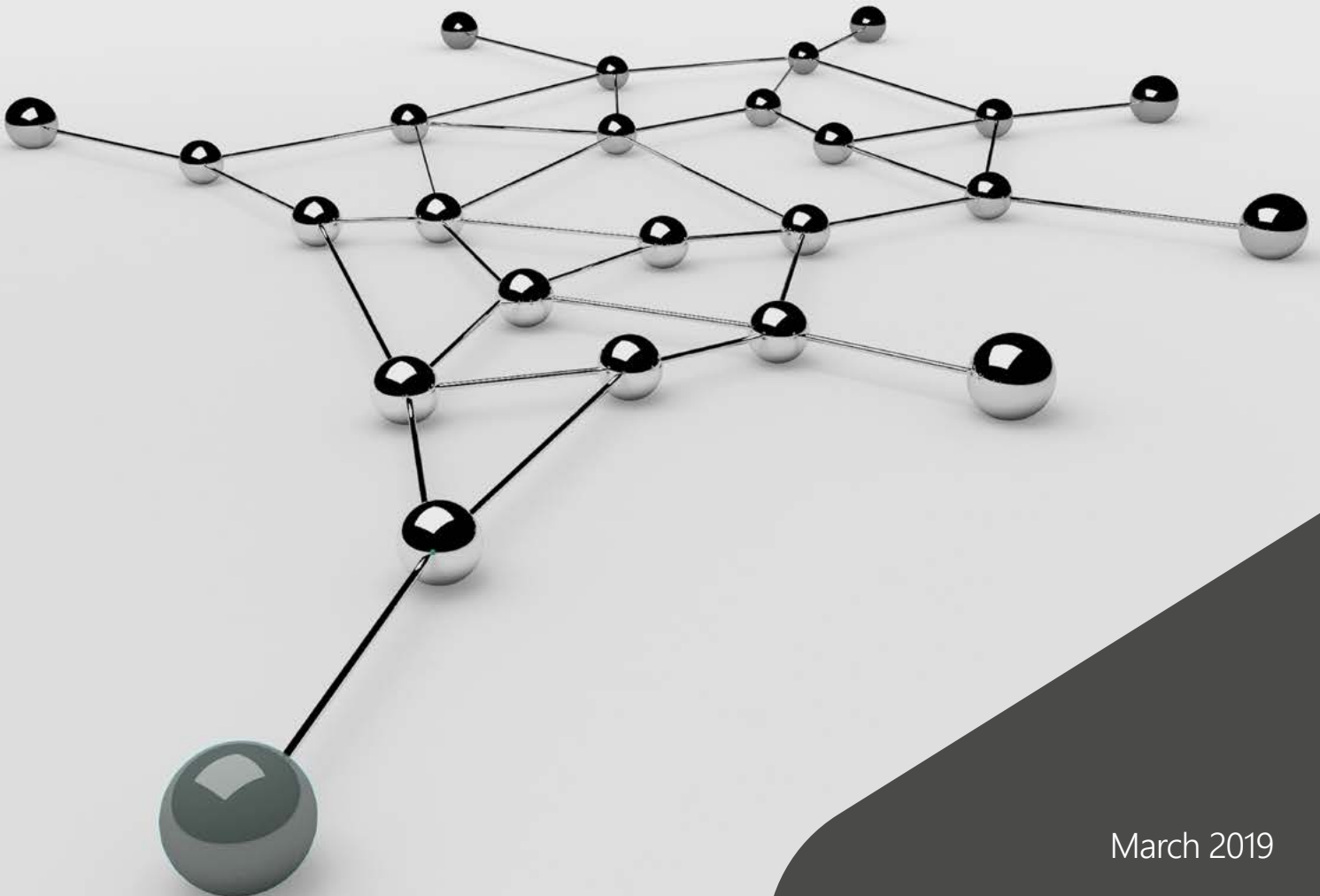




Connected Services

Financial Services Guide and Terms & Conditions



March 2019

SMSF Administration Solutions Pty Ltd
ABN 76 097 695 988 AFSL 291195

This document is a combined Financial Services Guide (FSG) and Terms and Conditions for the Connected Services portal.

This document consists of two parts:

Part 1 : Financial Services Guide

Part 2 : Additional Terms and Conditions for the use of the Connected Services portal

In this document:

- “You” and “Your” means the Trustee(s) of your self-managed superannuation fund ('SMSF').
- “Us”, “We” or “Our” means SMSF Administration Solutions Pty Ltd ABN 76 097 695 988, Australian Financial Services Licence (AFSL) number 291195.

Part 1 | Financial Services Guide

This FSG is a document that outlines the products and services that we are licensed to arrange for you through the Connected Services portal.

This document is designed to help you decide whether to use the Connected Services portal. It also provides information in relation to Connected Services about:

- who we are and how we can be contacted
- the financial product and services we can arrange for you through the Connected Services portal
- how we, and any other relevant parties are paid
- related companies and transactions
- compensation arrangements
- how complaints about us are handled
- where to get details on our privacy policy.

Who we are and how we can be contacted

We are SMSF Administration Services Pty Ltd and Connected Services is our online portal which you can use to access a range of products and services from third party providers to help you manage your SMSF. Those products and services are listed in the table over the page.

You can access the Connected Services portal via your online SMSF dashboard ('Dashboard').

Through the Connected Services portal you can:

- apply for the listed product or service with the third party provider
- prefill the application form for the product or service with the third party provider using information about your SMSF contained within your online Dashboard
- directly access the third party provider's transactional platform once you have acquired their product or service
- see certain transactions completed in the third party provider's platform reflected in your Dashboard reporting, for example, if you have logged on to transfer funds from your cash management account through Connected Services, that transaction will be reflected in your Dashboard report.

You can contact us by telephone, email or in writing by post.

SMSF Administration Solutions Pty Ltd

Phone: 1300 134 587

Email: connectedservices@superfundadmin.com.au

Address: GPO Box 9981, Adelaide SA 5001

The financial product and services we can arrange via the Connected Services portal

Although we hold an AFSL that authorises us to provide personal and general advice in relation to certain financial products and services, when you engage with us via, and use our Connected Services portal to apply for the listed products and services with the third party providers, **we do not recommend any financial product or service, we do not recommend or endorse any product, service or service provider, and we do not provide any advice.** Instead all we provide is factual information about the product or service (of the third party provider).

If you require personal financial advice, you should consult your financial professional/adviser.

Under our AFSL we are also authorised to deal in a financial product by applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of financial products:

- deposit and payment products
- debentures, stocks or bonds issued or proposed to be issued by a government
- life insurance products
- managed investment schemes
- investor directed portfolio services
- securities
- managed discretionary account services
- superannuation.

Via the Connected Services portal, we can apply for products and services provided by third party providers on your behalf. The kinds of financial products or services that we can arrange for you via the Connected Services portal, plus the third party provider who issues or provides that product/service is listed in the table below. If you apply for a product or service from the third party provider via the Connected Services portal, you will be redirected to their website and you will receive the relevant disclosure documents for the financial products/services from them.

We do not make any recommendations in respect of the listed products and services and their providers. Ultimately you decide which products and services you want to apply for within Connected Services, and from which providers.

How we, and any other relevant parties are paid

We have arrangements in place with the below listed providers where we receive referral payments from the provider of the product or service when you acquire their product or service via the Connected Services portal. The product or service provider pay these referral amounts to us – we do not deduct them from your SMSF. The payments are listed below.

Product issuer or service provider	Name and description of product/service	Referral fee paid to us (including GST)
Macquarie Bank Limited	Macquarie Cash Management Account (CMA) Cash account which SMSFs can use to link to various investment options.	0.275% p.a. of account balance
BOQ Money Market Deposit Account via DDH Graham	BOQ Money Market Deposit Account Cash account which SMSF's can use to link to various investment options.	0.275% p.a. of account balance
Westpac Select CMA via DDH Graham	Westpac Select CMA Cash account which SMSF's can use to link to various investment options.	0.275% p.a. of account balance
Australian Moneymarket Pty Ltd	Australian Moneymarket Investment platform providing access to a range of term deposits across many financial institutions.	Up to 0.11% of account balance which in some cases will result in a reduction in the term deposit rate available from AMM
Ratesetter Australia RE Limited	Ratesetter Lending Platform Investing in peer to peer lending for retail and SMSF investors.	2.5% p.a. of investment income
Macrovue Pty Ltd	Macrovue Brokerage platform with access to listed financial products in markets in several countries around the world and ability to invest in international shares via thematic portfolios of multiple stocks.	15% of all revenue received by the provider

Australian Group Insurances Pty Ltd (AGI)	<p>SMSF Master Insurance Plan</p> <p>AGI provides trustees and members of SMSFs with life insurance under a policy owned by AGI and underwritten by AIA Australia Limited.</p>	<p>27% p.a. of the premium payable</p>
National Mutual Funds Management Ltd (part of AMP Group)	<p>Wholesale Australian Property Fund</p> <p>An investment fund providing exposure to a diversified commercial property portfolio of Australian office, retail and industrial properties.</p>	<p>0.1% p.a. of total funds under management</p>
AMP Capital Funds Management Limited (part of AMP Group)	<p>Core Infrastructure Fund</p> <p>An investment fund providing exposure to infrastructure assets across energy and utilities, transport and social sectors, both within Australia and across global markets.</p>	<p>0.1% p.a. of total funds under management</p>

In addition to the above we may also receive referral fees for non financial products and services.

Before making a decision about any of the above products or services, you should read the relevant Product Disclosure Statement. It will contain more information about the product or service and fees that may be charged. The relevant Product Disclosure Statements are available via the Connected Services portal or the service provider/issuer's website.

Related companies and transactions

We are 100% owned by the AMP Group. The AMP Group also owns National Mutual Funds Management Limited and AMP Capital Funds Management Limited. The AMP Group entities offer financial products and banking services, including products and services that we may arrange for you, as part of our services to you.

If via our Connected Services portal we provide access to a product or service issued by another company in the AMP Group, that company (as the product issuer or service provider) may benefit from the access and we may receive referral fees from such company. The detail of that company, their products and the referral fees are stated in the section "How we, and other relevant parties are paid".

Where we enter into transactions with related parties, we operate in accordance with the related party protocols and AMP Group policies and procedures which require us to transact on terms that would be reasonable if the parties were dealing at arm's length.

Compensation arrangements

We are covered by professional indemnity insurance satisfying the requirements under s912B of the *Corporations Act 2001* for compensation arrangements.

The insurance is subject to terms and exclusions. The insurance covers claims arising from the actions of employees or representatives of us, even where subsequent to these actions they have ceased to be employed by or act for us.

You do not have a direct right to claim under this insurance, which is taken out to ensure sufficient resources will be available to meet claims against us.

How complaints about us are handled

We are committed to providing a quality service to our clients. However, in the event you make a complaint we will acknowledge its receipt, assign it to an appropriate person for investigation and resolution and respond to you as quickly as we can. We will keep you informed of our progress towards resolution.

We have a dispute resolution procedure in place, requiring all complaints to be properly considered and dealt with within 90 days.

Your enquiry or complaint may be received by telephone, email or in writing by post.

SMSF Administration Solutions Pty Ltd

Phone: 1300 134 587

Email: connectedservices@superfundadmin.com.au

Address: GPO Box 9981, Adelaide SA 5001

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Australian Financial Complaints Authority

Website www.afca.org.au

Email info@afca.org.au

Telephone 1800 931 678 (free call)

In writing to GPO Box 3, Melbourne VIC 3001

Where to get details on our privacy policy

We take the protection of your Personal Information, as defined in the *Privacy Act 1988* (Cth), seriously. We will collect, use and disclose personal information in accordance with our [Privacy Policy](#).

- When you use the Connected Services portal, information about you, and your SMSF contained in your Dashboard will be provided to the third party provider to pre-populate their application form, and so that they can provide you with their product/service. They in turn will provide to us information about the product/service they have provided to you, so that we can show that information on your Dashboard and see transactions completed in the third party provider's platform reflected in your Dashboard reporting. By using the Connected Services portal, you agree to this exchange of information about you, your SMSF and your products/services between the third party provider and us.
- By using the Connected Services portal, you agree that we do not take any responsibility for the third party provider, their products, or their systems, or the interface of their data onto your Dashboard, and we are not liable (directly or indirectly) for their performance, for any failure on the part of the service provider to provide you with a product or service, for them to provide their data, including any delays, errors or omissions, to your Dashboard.

Part 2 | Additional Terms and Conditions for use of Connected Services

When you use Connected Services, you agree to the terms and conditions set out in Part 1 and Part 2 of this FSG, and it forms the agreement between You and Us.

1. Our services and obligations

We will provide you with access to our online interface, to allow you to access the third party products and services. We do not provide any investment or any financial advice. We may provide factual information that does not take into consideration your personal situation or needs.

2. Your obligations

You acknowledge that:

- you, as the trustee are ultimately responsible for the operation and investment decision of your SMSF. To assist you, you should obtain professional advice in making your investment decision.
- we are not responsible for the delivery or performance of any of the product or service provider and their products or services that you may use or engage or that are arranged by us on your behalf.

3. Communications and your instructions

By using Connected Services, you agree to receive all communications from us via email. You will be able to communicate to us by phone or email. We will not act on instructions if they are unclear, incomplete or otherwise not in accordance with the terms of this agreement or superannuation law. We will advise you if we will not act on any such instruction. We may provide documents to you electronically through a third party.

4. Third party authorities

When you use Connected Services, you authorise, on an ongoing basis until you provide written notice stating otherwise, that all relevant information pertaining to your SMSF fund investments, insurances, bank accounts, or any other personal and financial information from third party providers (SMSF Information), be released to us and/or our nominated service provider from time to time in such form and at such times (including via direct data transfer) as is requested by us, our related bodies corporate, successors or assigns or by the third party provider.

Your authorisation includes us executing any relevant documentation on your behalf to obtain the SMSF Information, where we deem necessary.

In doing so, you acknowledge that the nominated service provider:

- is released from any liability for actions taken by us;
- can terminate any data provision at their notice; and
- may receive commission for the provision of data.



Connected Services