Super Concepts

Financial Service Guide

SMSF Administration Solutions Pty Ltd ABN 76 097 695 988, AFSL 291195, part of SuperConcepts group of companies, is responsible for the services as set out in this document.

July 2026

Introduction

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use any of the services offered by SuperConcepts. It contains information about remuneration that may be paid to us and other relevant persons in relation to the services offered, and information on how complaints against us are dealt with.

We are required to provide you with the information contained in this FSG if we are likely to provide you with a financial service such as general financial product advice.

We have set out the information in this FSG under the following headings:

- who we are and how we can be contacted
- the financial services we offer
- how you can give us instructions and the online portal provided in SuperMate
- our relationships and how these may influence any general advice we give you
- how we and any other relevant parties are paid
- what is paid to our employees for providing financial services to you
- compensation arrangements
- privacy policy
- how complaints against us are handled
- further information

In this document:

- "you" and "your" means the Trustee(s) of your self-managed super fund ('SMSF')
- "us", "we", or "our" means SMSF Administration Solutions Pty Ltd ABN 76 097 695 988, AFSL No. 291195, part of SuperConcepts group of companies.

Who we are and how we can be contacted

We are SMSF Administration Solutions Pty Ltd ABN 76 097 695 988, part of SuperConcepts Group. We hold an Australian Financial Services ('AFS') Licence no. 291195.

We are a leading innovator in the SMSF field and have over 40 years' SMSF administration service experience. We offer SMSF administration services for thousands of trustees and the professionals who support them.

We offer SMSF administration services which includes the establishment of your new SMSF, or the transfer of your existing SMSF to us to use our administration services, regular reconciliation review of your SMSF and completion of all annual accounting, regulatory and Australian Taxation Office (ATO) compliance requirements.

We may provide these services through our online administration platform interface – SuperMate. Please refer to our Administration Services Guide ('ASG') for further information.

You can contact us by telephone or email.

SuperConcepts

Phone: 1300 023 170
Email: enquiries@superconcepts.com.au
Address: GPO Box 9981, Adelaide SA 5001

The financial services we offer

Our AFS licence authorises us to carry on a financial services business to provide financial product advice to retail and wholesale clients for the following classes of financial products:

- debentures, stocks or bonds issued or proposed to be issued by a government
- deposit and basic deposit products
- life insurance products
- interests in managed investment schemes including investor directed portfolio services
- interests in managed investment schemes limited to managed discretionary account services
- miscellaneous financial investment products limited to MDA services
- retirement savings account products
- securities
- superannuation

Our AFS licence also authorises us to deal in the above financial products. This means we can arrange and administer the application, acquisition, amendment and cancellation of financial products on your instruction. We may refer you to other providers of financial products and services or arrange for them to issue products and services to your SMSF. We may also provide these services via SuperMate.

We do not provide personal financial product advice or investment advice. Although we may provide factual information or general advice, any advice we offer does not take into account any consideration of your personal objectives, financial situation or needs. You need to decide what is right for you and your SMSF based on your own knowledge of your personal circumstances and goals.

In addition to providing services directly, we have authorised the following related bodies corporate to provide services (including arranging) for us, or on our behalf or for the benefit of our clients:

SuperConcepts Software Services Pty Ltd (trading as "SuperMate") ABN 92 063 307 700 is a Corporate Authorised Representative (No. 1306893) that provides software including cash account opening, administration and reporting. services. SuperMate is not authorised to provide advice but does receive financial benefits from some service providers whose products are used by SuperMate's clients. The financial benefits that SuperMate may receive are outlined on page 5.

SMSF Operations Pty Ltd ABN 30 007 778 341 is a Corporate Authorised Representative (No. 1248517).

Neither SMSF Operations Pty Ltd nor SuperConcepts Administration Pty Ltd receive any financial benefits from banks or product issuers. The benefits paid to SuperMate are received by SMSF Administration Solutions Pty Ltd and form part of SuperConcepts Group revenue.

How you can give us instructions

Generally, you must provide instructions to us in writing (for example, through our online portal provided by SuperMate, or email) or by another method agreed with us. You may contact us using the contact details set out above, however SuperMate is our preferred method for receiving instructions and communications.

SuperMate allows you to access your SMSF information from any device, at any time. It is also the primary channel through which we deliver SMSF administration communications to you.

Some products and services may have specific requirements for how instructions must be provided or how certain transactions must be executed. Please refer to the relevant Administration Services Guide or other disclosure document for those details.

Our relationships and how these may influence any general advice we give you

We provide access to products and services issued by other companies online via SuperMate. These companies may pay us a referral fee when you acquire their products or services, but referral fees paid to us are not deducted from your SMSF.

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

How we and any other relevant parties are paid

We will charge fees when you purchase our administration services. Fees will generally be deducted by Direct Debit on a monthly basis from the nominated bank account of your SMSF. Fees for annual services will be deducted annually, and as required for ad-hoc services. You agree to execute all documentation required to authorise and enable us to do so. All fees can be found in the relevant ASG. We may change our fees from time to time, generally with 30 days' prior written notice.

We also 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. Some of these will be accessible from SuperMate.

The product or service provider pays 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)
AMP Bank Limited (part of AMP Group)	SuperEdge Cash Account Cash account which SMSF can use to link to investments.	0.275% p.a. of account balance
Australia and New Zealand Banking Group Limited	ANZ V2 PLUS Accounts	0.385% p.a of total average daily deposit balance
Australian Group Insurances Pty Ltd (AGI)	SMSF Master Insurance Plan AGI provides trustees and members of SMSFs with life insurance under a policy owned by AGI and underwritten by AIA Australia Limited.	30% p.a. of the premium payable
Australian Moneymarket Pty Ltd (AMM)	Australian Money Market 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
Macquarie Bank Limited	Macquarie Cash Management Account (CMA) Cash account which SMSFs can use to link to various investment options.	0.25% p.a. of account balance
	Macquarie Cash Management Accelerator Account (CMA Accelerator) High interest savings cash account linked to the Macquarie CMA.	0.05% p.a of account balance

Product issuer or service provider	Name and description of product/service	Referral fee paid to us (including GST)
Third Party Platform Pty Ltd	Desktop Broker Online brokerage platform	Up to the greater of $5 per trade or 0.04% of the value of the trade

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 ('PDS'). It will contain more information about the product or service and fees that may be charged. The relevant PDS are available via SuperMate or the service provider/issuer's website.

What is paid to our employees for providing financial services to you

Employees, directors and representatives receive salaries, incentive bonuses and other benefits from us. The amount of bonuses and other benefits (which may include commissions) that employees, directors, and representatives may be entitled to will depend on various factors, such as the performance of that person during the year, and in some cases the particular products, features and level of sales attributable to that person during the year, as well as our overall financial and strategic (eg. customer advocacy) performance. Non-executive directors may receive fees (and superannuation) for their services. Employees and representatives may also receive non-monetary benefits including attendance at conferences and functions (both in Australia and overseas), study support, training and gifts such as movie tickets. It is not possible to determine in advance what (if any) additional benefits any employee may receive as these benefits are not generally attributed to any particular product or service they provide. Our remuneration also funds normal business expenses such as rent and technology.

Further information

You may request details of the fees and benefits (including any commissions) that may be payable. However, any request must be made within a reasonable time after you are given this FSG - this is so you have all the information you require before the financial services identified in this FSG are provided to you.

Compensation arrangements

We are covered by professional indemnity insurance satisfying the requirements under s912B of the Corporations Act 2001(Cth) for compensation arrangements. This insurance covers claims arising from the actions of our employees or representatives, including in the event of cessation of their engagement with us. You do not have a direct right to claim under this insurance. The insurance is subject to terms and exclusions.

Privacy policy

We will collect, use and disclose personal information in accordance with our Privacy Policy. Please read our Privacy Policy by visiting our website at www.superconcepts.com.au/privacy or by contacting us directly.

How complaints against 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 process in place, requiring all complaints to be properly considered and dealt with within 30 days.
Your enquiry or complaint may be received by telephone, email or by post.

SuperConcepts
Phone: 1300 023 170
Email: feedback@superconcepts.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

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