



# The Professional Super Advisers

**Looking for Independent Super, Tax and Investment Advice?  
(this document constitutes a Financial Services Guide “FSG”)**



Are you seeking quality INDEPENDENT advice on:

- Retirement Planning?
- Obtaining Financial Independence?
- Tax Structuring?
- Superannuation Strategies?
- Establishing a Superannuation Fund (including a Self Managed Super Fund)?
- UNBIASED Investment Recommendations?

If so then speak to The Professional Super Advisers. We are one of only a small number of **truly independent** providers of financial advice. Compare us to other advisers.

	The Professional Super Advisers	Others
Independent	✓	?
Not owned by a product provider	✓	?
Charge on a fee for service basis	✓	?
Rebate all commissions	✓	?
Provide unbiased, impartial investment advice	✓	?
Operated under our own licence (AFSL) and not that of a bank/life insurance company	✓	?
Provide tailored advice	✓	?
Professionally Qualified (eg FCA)	✓	?
Qualified Tax Agent	✓	?

Contact: Kevin Smith FCA BSc  
 Address: Suite 904, 83 Mount Street, North Sydney NSW 2060  
 Phone: (02) 9955 5800

## Other Important Information

Licencee:	The Professional Super Advisers Pty Ltd
AFSL No:	321895
Director:	Kevin Smith FCA BSc
Our aim:	To provide you with the very best superannuation, tax and investment advice including assistance with implementation as well as peace of mind regarding your financial future.
Owner's qualifications / experience:	<ul style="list-style-type: none"><li>• Fellow of Chartered Accountants Australia and New Zealand with significant involvement over the years with their superannuation area.</li><li>• Over 28 years in the industry including over 16 years running The Professional Super Advisers.</li><li>• Current member of the Financial Services and Credit Panel (FSCP).</li><li>• Former Director of Technical Services of BT Financial Group and former Head of Technical Services at Rothschild Aust Asset Management Ltd.</li><li>• Presenter at conferences / seminars on superannuation.</li><li>• Quoted in national newspapers.</li></ul>
Remuneration base:	All staff are salaried. Profits from the company are distributed to the owner and related parties.
Summary of authorised activities:	Provision of financial product advice and dealing with retail and wholesale clients in respect of : a) Deposit products (including basic deposits); b) Debentures, stocks and bonds issued or proposed to be issued by a Government; c) Investment and risk life insurance products; d) Interests in an IDPS; e) RSA's; f) Securities; and g) Superannuation.
Fees:	Fees are based on time spent to provide a professional job. Fees are generally quoted and fixed up front prior to providing the relevant service. Hourly rates vary between \$140 and \$570 plus GST and are, in general, tax deductible.
What you don't pay:	Hefty commissions for products that don't pass our investment or insurance analysis. We generally avoid commission based products but where they pass the scrutiny of our Investment Research, commission is rebated back in full to the client. Register of Alternative Forms of Remuneration can be viewed on request.
What you receive:	The company provides a number of services and reports (which generally constitute a Statement of Advice or Record of Advice) including: <ul style="list-style-type: none"><li>• Superannuation, retirement and tax planning report.</li><li>• Investment strategy report.</li><li>• Accounting and tax compliance.</li><li>• Self Managed Superannuation Fund administration.</li></ul> Additional copies of these reports are available on request.
Purpose of an FSG:	To provide information about the service provider including services offered, how we are paid as well as providing other statutory details.
Disputes Resolutions:	Contact Kevin Smith (refer details above). If the dispute cannot be resolved within 30 days then you may contact the Australian Financial Complaints Authority (AFCA) at GPO Box 3, Melbourne, Vic 3001 or telephone 1800 931 678 (website: <a href="https://www.afca.org.au/about-afca">https://www.afca.org.au/about-afca</a> ).
Liability/Professional Indemnity Insurance:	Liability limited by a scheme approved under Professional Standards Legislation.  Furthermore, professional Indemnity Insurance is in place to the value of \$5m per claim. Claims in aggregate are limited to \$10m in respect of financial services and accounting advice. It also covers claims in relation to the conduct of representatives/employees who no longer work for the licensee (but who did at the time of the relevant conduct). The insurance arrangements comply with legislative requirements including s912B of the Corporations Act 2001.