

FINANCIAL SERVICES GUIDE

What is a Financial Services Guide (FSG)?

This FSG is an important document that outlines the types of products and services DIY Superannuation Solutions Pty Ltd (DIYSS) may provide under its Australian Financial Services Licence.

The guide contains information about:

- who we are and how we can be contacted
- what services and products we offer
- how we and any relevant parties are paid
- who to contact should you have a complaint

It is intended that this FSG should assist you in determining whether to use any of the financial services offered by DIYSS.

Who is DIY Superannuation Solutions Pty Ltd?

DIYSS is an independent Australian company providing specialist self managed super fund services to the self-directed investor.

DIYSS is the holder of an Australian Financial Services Licence (Number 355134).

How can we be contacted?

Our contact details are listed below:

Tel: 02 9922 3077
Fax: 02 9956 8452
Website: www.diysupersolutions.com.au
Email: enquiries@diysupersolutions.com.au

Mail: Level 4, 83 Mount St
NORTH SYDNEY NSW 2060

Postal: PO Box 1903
NORTH SYDNEY NSW 2059

What services and products do we offer?

Through our Australian Financial Services Licence, DIYSS is able to provide Financial Product advice and deal in Financial Products such as deposit and payment products, government debentures stocks or bonds, managed investment schemes (including IDPS), securities, and superannuation.

This allows us to provide you with:

- General advice on establishing and running a self managed super fund (SMSF);
- If requested, personal advice on establishing and running a self managed super fund
- Access to Product Disclosure Statements and application forms for cash accounts, term deposits, managed funds and share broking accounts.

The information provided on our website is general information only. It is not intended as advice and must not be relied upon as such. Before making any financial decisions or investing in financial products you should consider obtaining independent financial advice.

We will not provide you with personal financial advice. Our staff will only provide you with factual information and in some circumstances may provide general financial product advice. Our staff do not take your personal circumstances into consideration when providing general financial product advice. This means that we will not take into account your objectives, financial situation or needs. Accordingly, a Statement of Advice (SoA) will not be provided.

The only exception to the above is where you request personal advice on the establishment of a self-managed super fund and meet with one of our advisers. Your objectives, financial situation and needs will be taken into consideration and we will issue you with a personal Statement of Advice which details our advice to you in writing.

None of the online documents, forms or web-links constitutes, and must not be construed as, an offer or recommendation of financial products by DIYSS. Nor is it an invitation by DIYSS to you to deal in financial products.

Product Disclosure Statement (PDS)

DIYSS may provide you with access to PDS and application forms for cash accounts, term deposits, managed funds and share broking accounts. The PDS's are issued by the product provider and contain general information about their product including the terms and conditions for the product, any significant risks associated with holding the product, information about the cost of the product and details of fees and charges the product provider receives for issuing the product.

How are we paid for the services we provide?

Our fixed administration fees primarily remunerate DIYSS. We may also receive ongoing commissions from some product providers. However we do not receive commission or fees from any stock brokers, including on-line stockbrokers.

DIYSS rebates 100% of initial commissions on managed funds paid to them by fund managers as additional units in the fund, or by cheque.

DIYSS may receive ongoing commissions (sometimes referred to as trailing commissions). These are paid for the length of time you hold the investment. They are usually paid directly to DIYSS by the product provider out of the revenue the product provider earns. In some cases, they may be deducted from your investment or management fees you pay to the product provider. Ongoing commissions are calculated on Investment products between 0% and 1.10% of your investment amount.

How are our representatives remunerated?

All employees of DIYSS are paid a salary and do not receive any commissions or fees.

Are there any relationships that exist which may influence the general advice given?

DIYSS does not have any relationships or associations with any product issuers or service

providers which could be expected to influence the provision of financial services provided under its AFS Licence.

What should you do if you have a complaint?

If you have a complaint about the operation or management of services, you should take the following steps:

1. Contact us to discuss your complaint.
2. If your complaint cannot be resolved to your satisfaction within 45 days, you have the right to present your complaint to the independent complaint handling service that DIYSS is a member of - Financial Ombudsman Service (FOS). The contact details for FOS are:

Tel: 1300 780 808
Fax: 03 9613 6399
Website: www.fos.org.au
Email: info@fos.org.au

Mail: GPO Box 3
MELBOURNE VIC 3001

This service is provided to you free of charge. The Australian Securities & Investments Commission (ASIC) also has a free Infoline on 1300 300 630 which you may use to obtain information about your rights.

Privacy Policy

The privacy of your personal information is important to us. We take reasonable steps to protect the information we retain from misuse, loss and from unauthorised access, modification or disclosure.

We may disclose personal information to third parties or external contractors carrying out functions and duties for and on behalf of DIYSS.

We are bound by, and committed to supporting, the National Privacy Principles (NPP) set out in the Privacy Amendment (Private Sector) Act 2001.

Please ask us if you wish to obtain a copy of our privacy policy.