

Financial Services Guide

This Financial Services Guide (FSG) is dated 27/08/2014. It provides you with information about the financial services provided to you by My Super Finder Pty Ltd, which is a corporate authorised representative of Spectrum Wealth Advisers Pty Ltd (AFSL 334400).

With this FSG, you will receive a Product Disclosure Statement (**PDS**) for the selected Insurance and/or superannuation Product. This FSG is only valid if accompanied by the relevant PDS. The purpose of the PDS is to help you understand the financial product and make an informed decision about whether to acquire the financial product. The PDS includes information such as the fees payable, risks, benefits and characteristics of the particular Product.

My Super Finder

My Super Finder is a Corporate Authorised Representative of Spectrum Wealth Advisers (**SWA**). SWA holds an Australian Financial Services Licence and is authorised to provide financial advice and deal in life risk insurance and superannuation products. Spectrum Wealth Advisers can be contacted by phoning 03 6427 7745 or writing to GPO Box 5182, Sydney NSW 2001. My Super Finder can be contacted by phoning 1300 657 640 or writing to PO Box 9, St Kilda VIC 3182

Financial Services Provided

Aussie Super Finder representatives may discuss with you the offer of insurance or superannuation described in the accompanying PDS. These representatives are only authorised to provide you with general advice about the Insurance or superannuation product. They are not able to provide you with personal advice, which means they will not consider your personal financial circumstances, needs or objectives.

How do I pay for the financial services provided?

There is ordinarily no charge to you for the general advice provided. When you purchase the insurance or superannuation product, the provider companies may pay the Licensee as outlined in the PDS; and a percentage of this is paid to the Authorised Representative as commission.

Professional Indemnity

My Super Finder, its employees and its representatives are indemnified under Professional Indemnity Insurance secured by Spectrum Wealth Advisers. Such insurance covers work done by its representatives and employees whilst they comply with the requirements of Spectrum Wealth Advisers Pty Ltd.

What if I have a complaint?

If you have a complaint, please call us on 03 6427 7745, or write to us at:

The Complaints Manager, Spectrum Wealth Advisers Pty Ltd, GPO Box 5182, Sydney NSW 2001.

If you are not satisfied with our response, you can contact the Financial Ombudsman Service (FOS), which is a free service for consumers. The contact details for FOS are:

Tel: 1300 78 08 08, Fax: (03) 9613 6399, Email: info@fos.org.au, Website: www.fos.org.au, Postal Address: GPO Box 3, Melbourne VIC 3001