

FINANCIAL SERVICES GUIDE

APT Strategy Pty Ltd
Super Heroes Financial Planning Pty Ltd

Version 1.5
28th June 2022

APT Strategy Pty Ltd
ABN 81 058 368 362
AFSL 226898

Super Heroes Financial Planning Pty Ltd
ABN 55 646 242 766
AR No. 001285283



Lack of Independence

APT Strategy Pty Ltd (AFS Licensee Number: 226898) ("APT") is not independent, impartial or unbiased under section 923A of the Corporations Act, for the following reasons:

- APT and its Authorised Representatives receive commissions on the placement of life risk insurance products that are not rebated in full to clients: s923A(2)(a)(i);
- APT and its Authorised Representatives use Approved Product Lists and are not free from direct or indirect restrictions relating to financial products in respect of which they provide financial services: s923A(2)(d).



IMPORTANT

INFORMATION

1. Purpose

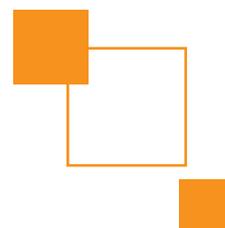
This Financial Services Guide (FSG) is issued by APT Strategy Pty Ltd ACN 058 368 362, Australian financial services (AFS) Licence No. 226898 (APT STRATEGY), and its Authorised Representative, Super Heroes Financial Planning Pty Ltd ABN 55 646 242 766,

Authorised Representative No. 001285283 (SHFP) (collectively, "we", "us" or "our"), to assist you in deciding whether to use any of the financial services we provide.

The purpose of the FSG is to inform you:

- (i) of the services we offer;
- (ii) how you can contact us;
- (iii) how we and our advisers are remunerated;
and
- (iv) how we deal with client complaints.

Unless you will receive advice directly from us, this document should be read in conjunction with the Adviser Profile, which will form part of, and be provided with, this FSG.



2. Other documents you may receive

a. Letter of Engagement

The Letter of Engagement will outline the scope of advice and

financial services proposal including a fee quote for same.

b. Statement of Advice

If you have been provided with personal advice, we will confirm our recommendations in writing, so that you can make an informed decision about the suitability of the advice to you. These recommendations are contained in a written statement of advice (SOA) and will be provided to you.

c. Record of Advice

A record of advice (ROA) will be used to record any personal advice we provide to you where:

- (i) we are providing you with ongoing, or subsequent advice; and
- (ii) your personal circumstances have not changed.

The ROA will be added to your file and is available to you upon written request within seven years. If you have not received a ROA from us, or you require a copy, you may request a copy of the ROA by contacting us on any of the contact details set out on section 3 of this FSG.

d. Product Disclosure Statement

Where we are providing you advice in relation to a product which requires disclosure under the Corporations Act 2001 ("Act"), we will provide you with a Product Disclosure Statement (PDS) which contains general information about an investment in the product including:

- (i) the terms and conditions for an investment in the product;
- (ii) any significant risks associated with holding an investment in the product; and
- (iii) information about the cost of an investment in the product.

3. Contact Details

We can be contacted as follows:

APT Strategy Pty Ltd
ACN 058 368 362 AFS Licence No. 226898

Registered Office:
Level 54, 111 Eagle Steet, Brisbane 4000 QLD
Email: admin@aptstrategy.com.au

Web: www.aptstrategy.com.au
Super Heroes Financial Planning Pty Ltd
ABN 55 646 242 766 / AR No. 001285283

Registered Office:
Level 54, 111 Eagle Street, Brisbane 4000 QLD
Email: info@superheroesfp.com.au
Web: info@superheroesfp.com.au

4. Financial services APT STRATEGY is licensed to provide

(a) APT STRATEGY is authorised to provide financial product advice to retail clients in respect of the following classes of financial products:

- (i) deposit and payment products;
- (ii) debentures, stocks, or bonds issued by a government;
- (iii) interests in managed investment schemes, including investor directed portfolio services (IDPS);
- (iv) life products;
- (v) retirement savings accounts products;
- (vi) securities; and
- (vii) superannuation.

(b) APT STRATEGY is authorised to deal in a financial product for retail clients, 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:

- (i) deposit and payment products;
- (ii) debentures, stocks, or bonds issued by a government;
- (iii) interests in managed investment schemes, including IDPS;
- (iv) life products;
- (v) retirement savings accounts products;
- (vi) securities; and
- (vii) superannuation.

Authorised Representatives

SHFP is authorised (Authorised Representative Number 001285283) to provide financial product advice to retail clients in relation to the following financial products:

- (a) basic deposit products
- (b) interests in managed investment schemes including investor directed portfolio services (IDPS), and
- (c) superannuation.

5. Fees, Charges and Commissions

Fees and Commissions

APT STRATEGY receives a monthly fee from the Authorised Representatives to meet its fixed and variable costs as well as meeting its fiduciary obligations as an AFS Licensee which includes having a professional indemnity insurance.

APT STRATEGY may also receive a Licensee Administration Fee (LAF) which your Adviser may include in your product recommendations. This is a fee paid to APT STRATEGY to assist with the operating costs of the licence. The LAF will be fully disclosed in your advice document prior to you proceeding with any recommendations.

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Advisers may be remunerated by fee for service, commission, or a combination of the two. Details of an Adviser's remuneration (including remuneration payable to SHPL) are set out in their individual Adviser Profile. Further details will be provided on request.

We may enter into transactions with and use the services of any related parties for which we may pay fees and/or commissions.

These fees/commissions will be paid by APT STRATEGY or SHFP and there will be no additional cost to you for such fees and/or commissions paid.

Except for the fees referred to above, no director, related entity, nor associate of APT STRATEGY nor SHFP receives any remuneration or benefits as a result of the provision of any financial product advice to you.

Other Benefits

We may receive non-monetary benefits from product providers and other similar parties in specific circumstances such as:

- (a) the benefit has a genuine education or training purpose and is relevant to providing financial product advice; and/or
- (b) the benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider.

You may request particulars of any benefits payable to APT STRATEGY, SHFP, or your Adviser, in respect of a particular product or service, however, we will not account to investors for any amounts or benefits received and retained, if in the reasonable opinion of APT STRATEGY, it is not possible to quantify in dollar terms the extent of any such monetary and/or non monetary benefits.

If you receive personal advice, more detailed information about fees, commissions and other benefits payable will be contained in/or with your SOA.

6. Insurance

Under the Act and regulations made under that Act, APT STRATEGY, as the holder of an AFS licence, is required to have professional indemnity insurance that is adequate, having regard to the nature of our business and the potential for compensation claims.

APT STRATEGY has insurance policies in place which cover professional indemnity. APT STRATEGY is satisfied with the adequacy of its insurance coverage, and that it meets the requirements of the Act. The cover available to APT STRATEGY extends to include losses arising from the conduct of former employees or representatives of APT STRATEGY (which occurred during their employment with, or service for APT STRATEGY) as if those persons were still employed by, or were still representatives of, APT STRATEGY.

The management reviews the insurance coverage and policies annually.

7. Conflicts of interest

Potential conflicts may occasionally arise between the interests of investors, ourselves, our related parties and other parties (including service providers appointed by us).

We have statutory and common law fiduciary duties to manage conflicts of interest, and act in the best interests of investors, and if there is a conflict, give priority to investors' interests.

We have policies, procedures, and organisational arrangements in place to manage conflicts of interest.

8. Your Privacy

The privacy of your information is important to us. In general, we collect your personal information to administer our client relationships. For further information on our privacy policy and information handling practices, please refer to our Privacy Policy Statement, which is available on our website, or by contacting us directly.

9. Further Information

This FSG contains general information about the financial services we provide. Please contact us if you require more information.

10. Providing Instructions to Us

We require that you provide all instructions to us in writing, signed by you. Where your instructions are of a purely administrative nature, we will act in accordance with your instructions. Otherwise, we will consider your instructions in accordance with our legal obligations.

Your Adviser is required to maintain a physical or electronic record of your personal information, which includes details of your relevant personal and financial circumstances.

Your Adviser is also required to maintain records of documentation for any financial advice given to you in the course of taking instructions from you, as well as any advice documents your Adviser has provided to you.

These records are required to be retained for at least seven (7) years.

11. Making a Complaint

The APT STRATEGY complaints handling process is designed to ensure that any concerns or feedback you may have are dealt with appropriately, promptly and fairly. Your concerns may be provided either verbally or in writing, in strict confidence, to the Complaints Officer, by following the procedure set out below.

Step 1 – Contact your Adviser

Contact your Adviser and tell your Adviser about your complaint.

Step 2 – Contact the Complaints Officer

If you did not deal with an authorised representative/Adviser (for example, because you dealt with APT STRATEGY directly), or if your

complaint is not satisfactorily resolved within three days, then please contact APT STRATEGY's Complaints Officer on (07) 3012 6479 or put your complaint in writing and send it to:

Attention: Complaints Officer
APT Strategy Pty Ltd Level 54,
111 Eagle Street
Brisbane 4000 QLD

Or email us at: admin@aptstrategy.com.au

We will try to resolve your complaint quickly and fairly, and in any event, within 45 days* of receipt of your complaint.

* From 5 October 2021, this timeframe will reduce from 45 days to 30 days from receipt of your complaint in line with ASIC's Regulatory Guide 271.

Step 3 – Australian Financial Complaints Authority (AFCA)

If you still do not receive a satisfactory outcome, then you have the right to complain to AFCA on 1800 931 678, or by writing to:

Australian Financial Complaints Authority GPO Box 3,
Melbourne, Vic, 3001 info@afca.org.au
www.afca.org.au

APT STRATEGY is a member of this scheme (membership number 10167).

(b) The Australian Securities and Investments Commission also has a free call Infoline on 1300 300 630, which you may use to make a complaint and obtain information about your rights.

Adviser Profile – Part 2

About Your Adviser Profile

To assist you, our advisers are required to provide a Financial Services Guide - Part 1 and an Adviser Profile - Part 2, to you prior to providing any financial product advice.

These documents provide you with information regarding the financial planning advice process and charging model used by the following:

- **Nathan Paul Kirkwood (Nathan)**
Authorised Representative No. 1239804
- **Shannon Barrington Dearsly (Shannon)**
Authorised Representative No. 1252480
- **Morgan Rohan Johnson (Morgan)**
Authorised Representative No. 460730

Nathan, Shannon and Morgan are appointed by Super Heroes Financial Planning Pty Ltd ACN 646 242 766 (SHFP) with the consent of APT Strategy Pty Ltd ACN 058 368 362 AFS license no. 226898 (APT Strategy).

Nathan, Shannon and Morgan operate under Super Heroes Financial Planning Pty Ltd, Authorised Representative No. 001285283.

If you have not yet received a copy of our Financial Services Guide - Part 1, please ask your Adviser for a copy or contact APT Strategy head office.

About Super Heroes

SHFP is an authorised representative (Authorised Representative Number 001285283) of APT Strategy and is authorised to provide personal advice to retail clients.

Address:

Level 54, 111 Eagle Street, Brisbane 4000 QLD

Postal:

Level 54, 111 Eagle Street, Brisbane 4000 QLD

Phone:

(07) 3012 6479

Nathan, Shannon and Morgan may be contacted at the above address and phone number or via his individual details listed below.

About Your Adviser

Nathan Kirkwood

Nathan has extensive experience in the financial planning industry. He has spent over 12 years in the finance industry catering for a variety of client financial needs.

He enjoys finding more sophisticated and technical investment products to help clients achieve their long-term goals with a big focus on risk mitigation. In an ever-changing world, he believes innovation is the key to long term investment success.

Nathan:

- holds a diploma in financial planning;
- is a tax financial adviser.

Authorised Representative No. 001239804

Mobile: 0416743527

Email: nathan@superheroesfp.com.au

Web: www.superheroesfp.com.au

Shannon Dearsly

Shannon specialises in Superannuation and Personal Insurance and is dedicated and passionate about helping educate his clients' so they can achieve their financial goals in retirement. By making small changes and putting the right structures and processes in place, Shannon has found people feel more confident and have less

anxiety about what they can do in their retirement and how they will fund it. It should be one of the most exciting times of your life!

Shannon has worked in the Financial Services industry for over 10 years and currently holds a Diploma of Financial Services.

When not working Shannon is passionate about spending time with his young family, going boating and fishing, and travelling as often as he can.

Shannon:

- holds a diploma in financial planning;
- is a tax financial adviser.

Authorised Representative No. 001252480

Mobile: 0409 560 535

Email: shannon@superheroesfp.com.au

Web: www.superheroesfp.com.au

Morgan Johnson

Morgan has a focus and passion for wealth preservation, creation and succession planning strategies for individuals and businesses utilising expert technical and product knowledge acquired over his years in operations, management and advisory roles.

An advocate for his clients, Morgan enjoys long standing, transparent relationships that are built on trust and maintained through the ongoing delivery of excellent outcomes and solutions.

Morgan:

- holds a diploma in financial planning;
- is a tax financial adviser.

Authorised Representative No. 000460730

Mobile: 0450 506 869

Email: morgan.j@superheroesfp.com.au

Web: www.superheroesfp.com.au

Financial Services Your Adviser Provides

Nathan, Shannon and Morgan are authorised to provide financial product advice to retail clients in relation to the following financial products:

- basic deposit products
- life products
- interests in managed investment schemes including investor directed portfolio services (IDPS), and
- superannuation.

Fees and Payments

Fee for service

Where you are provided with advice, you will be charged advice fees which will depend on the complexity of your situation, amount of money invested, and the nature of financial advice provided to you. The fee will be agreed upon with you prior to provision of any service or document preparation.

SHFP employs Nathan, Shannon and Morgan. All fees and commissions payable in connection with the financial products or services we provide are collected by SHFP and SHFP pays a salary to its advisers and in some instances a commission may also be payable.

All commissions received by advisers will be outlined in any Statement of Advice provided by SHFP.



Address: APT Strategy Pty Ltd
Level 54, 111 Eagle Street
Brisbane QLD 4000

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