

## FINANCIAL SERVICES GUIDE

### Cornerstone Super Solutions Pty Ltd, Scott Robert Allen Canobie and Julie Gooding

Date: 10 February 2020

This Financial Services Guide (“FSG”) is provided by:

- **Cornerstone Super Solutions Pty Ltd** in its capacity as trustee for Cornerstone Unit Trust ABN 11 234 099 583 (“**Cornerstone**”) (Authorised Representative No. 001253032);
  - **Scott Robert Allen Canobie** (Authorised Representative No. 001247946); and
  - **Julie Gooding** (Authorised Representative No. 001247949).
- (together, “**we**” or “**us**”).

We are authorised representatives of **Affinity Accountants Pty Ltd** ABN 30 100 705 931 (AFSL No. 485811), who acts as trustee for the Affinity Unit Trust (“**Affinity**”).

The distribution of this FSG is authorised by Affinity.

#### Purpose of FSG

This FSG sets out key information about the financial services we may provide to you. It also sets out information about your rights with respect to the financial services we provide.

We strongly recommend that you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please contact us.

#### Documents you may receive

If we provide you with financial advice, we will provide that advice to you in a Statement of Advice (“**SOA**”). The SOA will contain our advice, the basis upon which we provide the advice, and specific information about the remuneration we receive.

In some circumstances, we may also record our advice through preparing a record of advice

(“**ROA**”) instead of providing you with a SOA. If you have not been provided with the ROA, you may request a copy of it free of charge at any time within 7 years after the advice was provided to you, by contacting us.

If you enter into an ongoing arrangement with us, you will receive a fee disclosure statement each year and a renewal notice every two years.

If we provide you with advice to establish a self-managed superannuation fund (“**SMSF**”) or commence a pension or arrange for those services to be provided to you, we will ensure that you are provided with a product disclosure statement (“**PDS**”) unless we are satisfied that you have already received or have access to all of the information that would have been contained in the PDS. The PDS is issued by the SMSF trustee and is designed to provide you with information to make an informed decision about whether to acquire an interest in the SMSF. The PDS will include details about the significant risks and benefits, costs, charges and other significant characteristics or features of the SMSF.

#### Financial services Cornerstone is authorised to provide

Affinity has authorised Cornerstone to provide the following financial services to retail and wholesale clients:

- provide financial product advice on SMSFs.
- provide financial product advice on a person’s existing superannuation products, but only to the extent required for:
  - making a recommendation that the person establish a SMSF; or
  - providing advice to the person on contributions or pensions under a superannuation product.
- deal (issue, acquire, dispose) or arrange to deal in a SMSF.
- provide class of product advice with respect to:
  - superannuation products;
  - general insurance products;

- securities;
- simple managed investment schemes;
- life risk insurance products; and
- basic deposit products.

Class of product advice allows us to consider your personal circumstances in determining the appropriate class of financial product that is suitable to you. However it does not allow us to recommend any particular financial product.

Cornerstone is a corporate authorised representative of Affinity. Any financial services will be provided by Cornerstone and its sub-authorised representatives, who are listed in the Adviser Profile section. More details about them, including the financial services they are authorised to provide, is included in the Adviser Profile section.

### **How can you provide us with instructions?**

You can give us instructions by phone, email or any other means that we agree with you from time to time. Please refer to your engagement letter with Cornerstone for further information on this.

### **Who does Affinity act for?**

As authorised representatives, we provide financial services on behalf of Affinity. In providing those financial services, Affinity acts on its own behalf. Affinity is independent, and is not aligned with any product issuer or re-seller.

### **Fees and charges**

#### *Initial*

We will charge you a fee for the financial services we provide to you. That fee may either be a fixed fee or based on the amount of hours it takes us to prepare and provide you with the financial services. These fees will be included in the SOA or ROA which will be provided to you.

We do not receive any commissions from product issuers or re-sellers.

#### *Outgoing*

If you enter into any ongoing service arrangement with us, we will charge you a yearly fee. This will be disclosed in any SOA, ROA or fee disclosure statement we provide.

#### *Accounting*

We may charge you additional fees, which arise as a result of the implementation of any advice we provide you. For example, audit or compliance fees in relation to the SMSF that is

established. These fees are not related to the financial services we provide you, and will be set out in the engagement letter Cornerstone enter into with you.

Please contact us if you require any further information about how we are remunerated.

### **Associations**

We are required to disclose any associations or relationships between us, our related entities and product issuers that could reasonably be capable of influencing the financial services we provide to you. No such associations or relationships exist.

### **Complaints**

We are fully committed to providing quality financial services. However if you are unhappy with our services, we have an internal complaint process to deal with your concerns.

#### *Step 1*

Please contact Affinity by:

Telephone: +61 3 9686 0400

Mail: 9 Meaden Street  
Southbank VIC 3006

Email: [info@affinityaccountants.com.au](mailto:info@affinityaccountants.com.au)

Please provide Affinity with as much information about the complaint as you can. Affinity will then attend to your complaint, and may contact you for more information. Once Affinity have enough information, they will endeavour to resolve your complaint in 5 business days.

#### *Step 2*

If you are not happy with the outcome, you may request that Affinity's compliance officer review your complaint and Affinity's proposed resolutions. The compliance officer may contact you for more information. The compliance officer will contact you with his or her decision.

#### *Step 3*

If you still do not receive a satisfactory outcome or Affinity do not respond to you within 45 days after you make the initial complaint to Affinity, you have the right to complain to the Australian

Financial Complaints Authority (**AFCA**) at the following address:

**Mail:** GPO Box 3  
Melbourne VIC 3001

**Ph:** 1800 931 678

**Fax:** 03 9613 6399

**Website:** [www.afca.org.au](http://www.afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

You may only contact AFCA once you have followed the above procedure.

### **Compensation arrangements**

We hold professional indemnity insurance in respect of our financial services which complies with the *Corporations Act 2001* (Cth). The professional indemnity insurance covers all of the financial services we are authorised by Affinity to provide to you.

### **Further Information**

If you have any further queries about our financial services, please do not hesitate to contact us.

### **Contact us**

#### **Cornerstone Super Solutions Pty Ltd**

9 Meaden Street  
Southbank VIC 3006

Ph: +61 3 9682 9566

Email: [admin@cssuper.com.au](mailto:admin@cssuper.com.au)

#### **Scott Robert Allen Canobie**

9 Meaden Street  
Southbank VIC 3006

Ph: +61 3 9686 0400

Email: [scottc@cssuper.com.au](mailto:scottc@cssuper.com.au)

#### **Julie Gooding**

9 Meaden Street  
Southbank VIC 3006

Ph: +61 3 9686 0400

Email: [julieg@cssuper.com.au](mailto:julieg@cssuper.com.au)

## Adviser profiles

This adviser profile forms part of the FSG dated 10 February 2020

### About Scott Robert Allen Canobie

#### Qualifications

- Bachelor of Business in Accounting, Swinburn University of Technology (2003).
- Accountants RSG146 Solution, Pinnacle (2016).

#### Memberships

- CPA Australia

#### Financial services Scott Robert Allen Canobie is authorised to provide

Affinity has authorised Scott Robert Allen Canobie to provide the following financial services to wholesale and retail clients:

- provide financial product advice on self-managed superannuation funds (“SMSF”);
- provide financial product advice on your existing superannuation products, but only to the extent required for:
  - making a recommendation that you establish a SMSF; or
  - providing advice to you on contributions or pensions under a superannuation product;
- deal (issue, acquire, dispose) or arrange to deal in a SMSF;
- provide class of products advice with respect to:
  - superannuation products;
  - life risk insurance products;
  - general insurance products;
  - simple managed investment schemes;
  - securities; and
  - basic deposit products.

### About Julie Gooding

#### Qualifications

- Bachelor of Accounting, University of Adelaide (2008).
- Accountants RG146 Solution, Pinnacle (2016).

#### Memberships

Nil.

#### Financial services Julie Gooding is authorised to provide

Affinity has authorised Julie Gooding to provide the following financial services to wholesale and retail clients:

- provide financial product advice on self-managed superannuation funds (“SMSF”);
- provide financial product advice on your existing superannuation products, but only to the extent required for:
  - making a recommendation that you establish a SMSF; or
  - providing advice to you on contributions or pensions under a superannuation product;
- deal (issue, acquire, dispose) or arrange to deal in a SMSF;
- provide class of products advice with respect to:
  - basic deposit products;
  - life risk insurance products;
  - life insurance;
  - general insurance;
  - securities; and
  - superannuation products.