



FINANCIAL SERVICES GUIDE

APT Strategy Pty Ltd
Compare Your Super Pty Ltd

version 3.9
5th July 2023

APT Strategy Pty Ltd
ABN 81 058 368 362
AFSL 226898

Compare Your Super Pty Ltd
ABN 88 609 495 650
AR No. 001280397



 compareyoursuper.com



IMPORTANT INFORMATION

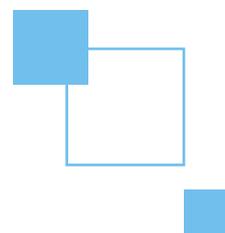
1. Purpose

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, Compare Your Super Pty Ltd ACN 609 495 650, Authorised Representative No. 001280397(CYS) (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. 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.

b. 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.

c. 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:

Suite 139, Level 14, 167 Eagle St Brisbane QLD 4000

Email: admin@aptstrategy.com.au

Web: www.aptstrategy.com.au

Compare Your Super Pty Ltd

Registered office:

Suite F12, 47 Ashmore Road, Bundall 4217 QLD

Email: admin@compareyoursuper.com

Web: www.compareyoursuper.com

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

CYS is authorised (Authorised Representative Number 001280397) to provide general 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.

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 CYS) 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 CYS 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 CYS 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, CYS, 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.

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 us at: admin@aptstrategy.com.au or:

Attention: Complaints Officer
APT Strategy Pty Ltd
Suite 139, Level 14, 167 Eagle Street
Brisbane QLD 4000

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

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 general financial product advice.

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

- **Tasman Palk Bartlett**
Authorised Representative No. 442101
- **Steven Ivanyi**
Authorised Representative No. 1280670
- **Tome Bozov**
Authorised Representative No. 1247504
- **Nathan Paul Kirkwood**
Authorised Representative No. 1239804
- **Julian Wilson**
Authorised Representative No. 1292684
- **Andrew Ross**
Authorised Representative No. 1270878
- **Anthony (Tony) Kruger**
Authorised Representative No. 1299424
- **Craig Holdsworth**
Authorised Representative No. 1281427
- **Jonathan King**
Authorised Representative No. 1252278

Tas Bartlett, Steve Ivanyi, Nathan Kirkwood, Tome Bozov, Julian Wilson, Andrew Ross, Anthony (Tony) Kruger, Craig Holdsworth and Jonathan King (the Advisers) are appointed by Compare Your Super Pty Ltd ACN 609 495 650 (CYS) with the consent of APT Strategy Pty Ltd ACN 058 368 362 AFS license no. 226898 (APT STRATEGY).

The Advisers operate under Compare Your Super Pty Ltd Authorised Representative No. 001280397.

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 Compare Your Super

CYS is an authorised representative (Authorised Representative Number 001280397 of APT STRATEGY and is authorised to provide general financial product advice only.

Address: Suite F12, 47 Ashmore Road
Bundall QLD 4217
Postal: PO BOX 6556
Gold Coast MC QLD 9726
Phone: (07) 5591 9577

Each Adviser may be contacted at the above address and phone number or via his/her individual details listed below.

About the Adviser



Tas Bartlett

Tas is a business executive that has been in the financial services industry for over 15 years. He is a director and shareholder of CYS. Tas holds a Diploma of Financial Services.

Authorised Representative No. 442101
Mobile: 0410 799 363
Email: tas@compareyoursuper.com



Steve Ivanyi

Steve holds a Diploma of Financial Services and is an employee of CYS.

Authorised Representative No. 1280670
Mobile: 0410 795 593
Email: steve@compareyoursuper.com



Tome Bozov

Tome is authorised to provide General Advice and is an employee of CYS.

Authorised Representative No. 1247504
Mobile: 0402 272 337
Email: tome.b@compareyoursuper.com



Nathan Kirkwood

Nathan has extensive experience in the financial planning industry. He has spent over 14 years in the finance industry catering for a variety of clients and their financial needs.

Nathan:

- holds a Diploma in Financial Planning;
- is a Tax Financial Adviser; and
- is a member of the Tax Practitioners Board.

Authorised Representative No. 1239804
Mobile: 0416 743 527
Email: nathank@compareyoursuper.com



Andrew Ross

Andrew holds a Diploma of Financial Services and is an employee of CYS.

Authorised Representative No. 1270878
Mobile: 0420 437 600
Email: andrewr@compareyoursuper.com



Anthony (Tony) Kruger

Tony is authorised to provide General Advice and is an employee of CYS.

Authorised Representative No. 1299424
Mobile: 0431 618 696
Email: tony.k@compareyoursuper.com



Julian Wilson

Julian is authorised to provide General Advice and is an employee of CYS.

Authorised Representative No. 1292684
Mobile: 0402 329 581
Email: julian.w@compareyoursuper.com



Craig Holdsworth

Craig is authorised to provide General Advice and is an employee of CYS.

Authorised Representative No. 1281427
Mobile: 0434 095 019
Email: craig.h@compareyoursuper.com



Jonathan King

Jonathan is authorised to provide General Advice and is an employee of CYS.

Authorised Representative No. 1252278

Mobile: 0423 249 964

Email: jonathan.k@compareyoursuper.com

Financial Services Your Adviser Provides

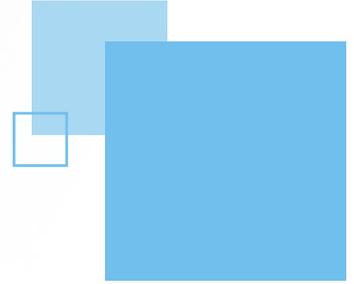
The Advisers are authorised to provide general advice to retail clients in relation to the following financial products:

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

Fees and Payments

Fee for service

Where you are provided with general advice, a fixed fee of \$2,200 (inclusive of GST) will be payable by you and included on your investment application form. \$1,500 of this amount is received by your Adviser, in addition to a salary. No commissions are received by advisers of CYS.



Address: Suite F12
47 Ashmore Road
Bundall 4217 QLD

Postal: PO BOX 6556
Gold Coast MC QLD 9726

Phone: 07 5591 9577
E-mail: hello@compareyoursuper.com

