

Financial Services Guide

Simplex Superannuation Services Pty Ltd

This FSG was prepared on 14 January 2021

Version GA 2.1

Authorised for distribution by NKH Knight Holdings Pty Ltd



Simplex Superannuation Services Pty Ltd (ACN: 131 002 447) as trustee for The SSS Trust (ABN: 36 737 826 767) (AR No. 1245393) is a Corporate Authorised Representative of NKH Knight Holdings Pty Ltd (AFSL: 438631) (ACN: 163 152 967)

Why am I receiving this document?

This Financial Services Guide describes our financial services to assist you to decide whether to use them. It describes how we are remunerated, our professional indemnity insurance and how we handle any complaints you may have.

This FSG contains information about:

- Simplex Superannuation Services Pty Ltd ATF the SSS Trust trading as Simplex Self-Managed Superannuation ("SSS") and NKH Knight Holdings Pty Ltd (our Licensee) collectively, 'us', 'we' and 'our'.
- Our financial services offered, their cost, how we are remunerated for our financial services and our professional indemnity insurance
- Knight Financial Advisors and our relationship with them
- Any conflicts of interest which may impact the services we provide
- How we deal with complaints if you are not satisfied with our services.

Simplex Self-Managed Superannuation

SSS, and its authorised administrators, is different to many advice practices. Our related entity NKH Knight Holdings Pty Ltd, holds its own Australian Financial Services Licence (AFSL #438631, the 'Licensee')

As Administrator advisers, along with the Licensee, we are required to comply with the obligations of the Corporations Act and the conditions of the licence. This includes the need to have Professional Indemnity insurance in place, which covers us for any errors or mistakes relating to our advice services. This insurance meets the Corporations Act and covers advice provided by us and our advisers after they cease working with us provided we have notified the insurer of the claim when it arises and this is done within the relevant policy period.

What services do we provide?

As administrators, SSS's authorised advisers provide General Financial Advice only, and can arrange dealing in:

- Superannuation and Self-Managed Superannuation Funds (SMSF's), to both wholesale and retail clients.

The financial advice process

When financial planning or personal advice services are required an Authorised Representative will provide you:

- Their FSG;
- A Statement of Advice (SoA) or Record of Advice (RoA) which documents previous advice Knight Financial Advisors have provided to you; and
- Other disclosure documents, as applicable to your situation.

We work together with Knight Financial Advisors to help clients develop financial strategies that align with their life goals and objectives. Knight Financial Advisors then help our clients to act on this advice.

If Knight Financial Advisors provide you with financial services they will give you a copy of their FSG.

Knight Financial Advisors provides high quality strategic financial and investment advice across a wide spectrum of financial authorisations and products.

Knight Financial Advisors act for you when giving personal advice and arranging financial products for you.

Fees, how we are paid and who we pay

You will not be charged a separate fee for our general financial advice or any instructions you provide us to deal in superannuation products, as we will receive fees and remuneration from the hourly rates we charge you preparing your tax, accounts and providing advice generally or via the fee structure agreed to during the engagement process.

Our administrators are paid an annual salary for the services provided to you. Our employees may be eligible to receive a performance bonus if they meet pre-set agreed performance indicators and, for those who are also owners of the business, a distribution of profits.

The fees for financial planning, personal advice or dealing services will depend on the type of services that are provided by Knight Financial Advisors Pty Ltd and will be payable to them.

Conflicts of interest

Associated businesses

Knight Group Pty Ltd, NKH Pty Ltd, NKH Knight Holdings Pty Ltd (our AFS Licensee), Simplex Self-Managed Superannuation Pty Ltd, Knight Managed Account Service Pty Ltd and Knight Financial Advisors Pty Ltd are related bodies corporate within the meaning of the Corporations Act, 2001. We may receive a distribution of profits if our clients use their services.

As part of providing our services, we may refer you to other above areas in Knight (which provide personal financial advice, accounting, tax and other SMSF services) or any of its subsidiaries. These businesses have common ownership with SSS.

We may hold investments we discuss

Your administrator adviser may provide general advice on investments, which they, or the director(s) and shareholders of our business, may hold or may hold in their own personal portfolios.

Making a complaint

We endeavour to provide you with the best service at all times. If you are not satisfied with our services then we encourage you to contact us.

Please call us or put your complaint in writing to our office. We will acknowledge receipt of your complaint immediately and attempt to resolve it within 45 days. Alternatively, contact our AFS Licensee directly.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services compliant resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Your privacy

We are committed to protecting your privacy. We use the information you provide to advise about and assist with your financial affairs.

If you provide personal information to any of our businesses, our other businesses may have access to it. We may also disclose your information to insurers, banks, accountants, external paraplanners, lawyers, professional advisors and other third parties if necessary and will only do so with your consent.

We may also collect information from third parties such as banks, accountants, lawyers, other professional advisors and persons acting on your behalf, for example guardians and people holding power of attorney.

If you don't provide us with full information we request, we can't properly advise or assist you with your financial affairs. We provide your information to financial service providers or other companies with whom you choose to deal (and their representatives) and our related entities. We do not trade, rent or sell your information. We may disclose your information to recipients in the United States of America for the purpose of required transaction notifications (E.g. Form W-8 BEN). We may also store your information in the 'cloud' for the purposes of data storage, file backups and or attending to your affairs. These 'cloud' service providers may be in countries not regulated by laws, which protect your information in the way that is similar to the Privacy Act. If a recipient is not regulated by laws, which protect your information in a way that is similar to the Privacy Act, we will seek your consent before disclosing your information to them. When we recommend a provider to you, we will provide you with their disclosure statement/PDS which will outline to you their privacy policy. We will not be accountable for any recipient's breach of Australian privacy laws and you will not be able to seek redress under those laws.

If you request us to provide you with services or monitor your accounts via the internet while you are in the European Union (EU) you will need to provide us with written consent to do so, as you may have different rights while in the EU.

Our Privacy Policy contains more information about how to access and correct the information we hold about you and how to make a privacy related complaint, including how we will deal with it. Ask us for a copy by contacting us.

Anti-Money Laundering and Counter Terrorism

As a financial service provider, we and our AFS license have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act 2006 (Cth) to verify your identity and the source of any funds. This means that we will ask you to present identification documents to meet assessment requirements such as your passport or driver's license and other documents, if applicable. We will also retain copies of this information. In connection with providing our services to you, we may disclose the information you have provided to our AFS licensee, other professionals such as financial institutions, insurance providers, superannuation trustees, product issuers and our service providers.

How Can You Contact Us

We can be contacted at:

Simplex Superannuation Services Pty Ltd	
ABN: 36 737 826 767	
Corporate Authorised Representative No. 1245393	
Registered and Principle place of business address: Unit 19, Level 2, 100 Railway Road, Subiaco WA 6008	
Ph: 08 9367 8133	
Mail: PO Box 8281 SUBIACO WA 6008	
Email: enquiries@knightgroup.com.au	
Web: www.knightgroup.com.au	
Authorised Representative— Ross Manea	AR No. 1245663
Email: Ross.manea@knightgroup.com.au	Ph: 08 9367 8133
Our AFS licensee— NKH Knight Holdings Pty Ltd	
ABN: 30 163 152 967	
AFS Licence No: 438631	
Registered and Principle place of business address: Unit 19, Level 2, 100 Railway Road, Subiaco WA 6008	
Ph: 08 9367 8813	
Mail: PO Box 8281 SUBIACO WA 6008	
Email: compliance@knightgroup.com.au	

This FSG has been authorised for distribution by the AFS licensee identified above.



CLIENT ACKNOWLEDGMENT

CLIENT NAME(S):	
MEETING DATE:	
AUTHORISED ADMINISTRATOR:	

I / we acknowledge receipt of the following from the above mentioned administrator of Simplex Superannuation Services Pty Ltd ATF the SSS Trust trading as Simplex Self-Managed Superannuation:

FINANCIAL SERVICES GUIDE (FSG) dated 14 January 2021 (Version 2.1)

CLIENT SIGNATURE

DATE

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