

## **SuperGuide Independent Financial Adviser Declaration**

I declare that I am the holder of an Australian Financial Services Licence (AFSL), or am an authorised representative of the holder of an AFSL with full details of that arrangement (including all relevant entity names, AFSL details and authorised representative details) being as follows:

Full name of adviser	
Full name of adviser's operating entity or employer	
AFSL of adviser's operating entity or employer	

I declare the AFSL holder listed above meets the definition of independence in Section 923A of the Corporations Act 2001.

I declare that, in respect of any financial advice, including financial product advice as defined in the Corporations Act 2001 (Cth) pt 7.1 div 4) and other related services including mortgage broking and real estate advice I provide, I will at no time be under the direct or indirect influence of a financial product manufacturer or promoter. For the purposes of this paragraph, I acknowledge that "direct or indirect influence" means any relationship that could in any way compromise the impartiality or quality of advice being given, including a requirement to meet production expectations, targets and budgets.

I declare that, in respect of all business conducted, and for so long as I am a participant in the Program, including under the AFSL listed above, the only means by which I will receive remuneration from the provision of financial advice is through the charging of genuine fees for service. For the purposes of this paragraph, I acknowledge that remuneration that is not by way of genuine fees for service includes:

1. Commissions;
2. Trailing commissions;
3. Asset-based fees for service, including trailing income or fees based on a percentage of assets under management;
4. Bonuses (of whatever description);
5. Conflicted remuneration as defined in Corporations Act 2001 (Cth) pt 7.7A div 4; and
6. Any other form of monetary or non-monetary remuneration that could reasonably give rise to a conflict between my interests and the interests of my clients.

I declare that I have never been:

1. Convicted of a crime or offence; and/or
2. Found by a court or a regulatory body to have acted unlawfully under the Corporations Act 2001 (Cth), the Australian Securities and Investments Commission Act 2001 (Cth), the Competition and Consumer Act 2010 (Cth), the Trade Practices Act 1974 (Cth) or any State or Territory consumer protection law or regulation;

where that conduct could reasonably have any bearing on my being a fit and proper person for the provision of financial advice (including financial product advice as defined in of the Corporations Act 2001 (Cth) pt 7.1 div 4) in connection with the Program.

I declare that if any of my circumstances relevant to any of the declarations I have made in this document change, I must provide written notice to *SuperGuide* within five (5) business days of that change in circumstances. I acknowledge that *SuperGuide* reserve the right to unilaterally remove me from *SuperGuide's* Independent Financial Adviser list at any time.

I acknowledge that in the event that *SuperGuide* form the reasonable view that I have conducted myself in a manner that is in any way inconsistent with the undertakings made in this declaration, *SuperGuide* may remove me from the *SuperGuide* Independent Financial Adviser list.

I acknowledge that it may be unlawful under Corporations Act 2001 (Cth) s 1041H and/or Australian Securities and Investments Commission Act 2001 (Cth) s 12DA, and/or s 18, Schedule 2 (the Australian Consumer Law) of the Competition and Consumer Act 2010 (Cth) to make any statement in respect of this declaration that is in any way misleading, deceptive or likely to mislead or deceive. I acknowledge that in the event that I have been suspected of engaging in such conduct in respect of the declaration, whether or not in connection with this declaration, *SuperGuide* may refer the matter for investigation to the Australian Securities and Investments Commission and/or another State, Territory or Commonwealth regulator, or appropriate professional body.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_