

## Working with Super Fierce

# Financial Services Guide

Super Fierce Pty Ltd ABN 22 632 423 575  
Australian Financial Services Licensee no. 534567

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## Who is Super Fierce?

Super Fierce is a personal wealth platform designed to empower people with financial knowledge, tools and services.

Our goal is to make it easier for you to make informed decisions about your financial situation. We always strive to provide clear information in language you understand, which is easy to find, and available exactly when you need it.



## How we choose products

Super Fierce does not offer its own financial products. We are not owned by, or licensed through, a bank, insurance company, superannuation fund, or investment manager. We act on our own behalf in providing services to you. We are not associated with any product issuers.

We don't push products or earn commissions on the products we share with you. Based on a comprehensive review, we only recommend products that we deem suitable for Super Fierce customers. This means that we can act in your best interests at all times.



## Independent & unbiased

To be considered Independent, impartial, or unbiased, a financial services provider must not receive commissions.

Super Fierce does not receive commissions in relation to investments, insurance or superannuation funds. We also don't earn advertising revenue.

This is very important as we are committed to providing you with relevant information and non-conflicted advice.



## Meet our Founder

Tenna Probert is fiercely determined to empower Australians to age with dignity, and women to control their financial future.

Vivacious, bright and intense, Tenna left her last corporate gig as Head of Strategy APAC for Macquarie Private Bank to focus on building social enterprises which will bring her vision to life.

Tenna is a tireless innovator and experienced entrepreneur after starting multiple businesses including one exit. She's passionate about people and fluent in finance after nearly three decades working in financial services.

She's all about creating change. Meaningful change. This philosophy is embedded in everything we do at Super Fierce.

**Tenna Probert**  
Founder & CEO of Super Fierce

# About this document



This document is designed to help you better understand our services and how we can help get you started on the path to a fierce financial future. That way, you can then decide if Super Fierce is right for you. That's why we provide it before providing you with any financial services like helping with super, insurance and investments.

It contains important information about our authorisation to provide advice in relation to financial products. It also sets out how we will work with you, get paid, and deal with complaints.

You should read this document, ensure you understand what it means, and retain a copy for your records.

If anything is unclear or you have any questions about this document, please contact us via email [hello@superfierce.com.au](mailto:hello@superfierce.com.au).

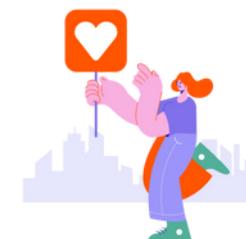
# How we can help you

Super Fierce is licenced to provide financial advice about your superannuation and general advice on other financial subjects.

We harness our deep expertise and experience in wealth, financial and digital product design to unravel the complexity of financial products and provide appropriate, accessible and affordable wealth solutions and advice.

At the time of publication, we provide the following:

- Free retirement calculator and lifestyle planner which shows you how much you need for a retirement of your design, how much you are on track to retire with, and how much you could have if you follow our advice
- Single scope Statement of Advice with advice on how to optimise your superannuation with the goal of improving your balance at retirement. It includes an Investment Strategy and a custom super investment portfolio recommendation which balances your personal circumstances, fees, performance and time to retirement
- Full-service superannuation switch solution
- Money coaching for individuals, couples and groups
- General advice through webinars, workshops and content channels such as our website, facebook community and social channels



## How we provide financial advice

When we provide you with personal advice you will receive a Statement of Advice (SOA) Where we provide further personal advice, a Record of Advice (also called ROA) will be created. We will provide these documents before you commit to proceeding with services.

These documents set out the advice we give you and outline relevant information about us and the fees and charges associated with our services. You might be tempted to skim the SOA or ROA, but you shouldn't. Please don't! They're packed full of important information which you need to know. And we've worked hard to ensure they are beautiful, relevant, and easy to navigate and understand.

We will provide you with these documents before you commit to a course of action, but you may also request a copy of any advice document up to seven years after the advice has been given.

Product Disclosure Statements (PDS) are also available to be viewed for the products we recommend. These legal documents include information about the significant risks, benefits, costs, charges and other characteristics or features of those products.

## Helping with money skills & knowledge

The Super Fierce Money Coaching service and website include various tools and educational content. This includes one-on-one sessions on specific financial areas you need assistance with and content on subjects such as optimising your super, building strong financial foundations as a couple, saving for your first home and property investment.

We also host workshops and webinars which cover these topics in more detail. We believe learning about money and getting financially fit doesn't have to be confusing, complicated or...a fast-track to snoozeville. Instead, we pride ourselves on making it simple, fun, and empowering.

Super Fierce is powered by decades of financial expertise. We are passionate about sharing our knowledge so that you can build financial confidence, independence, and be free to live a life you will love.



# How we do - and do not - get paid

Super Fierce is not a superannuation fund. We don't push products or and we receive no payments from the providers of any products. Furthermore, we don't have any commercial relationships that may create a conflict of interest or potentially influence our advice to you. This is very important as we are committed to providing you with relevant information and non-conflicted advice. Below we explain what we do for you, how our fees work, and also when and how we get paid.

## Advice Fee

To unlock our advice in a legal Statement of Advice, we charge a one-time fee of \$99.95, including GST. From time to time, we may discount that fee which would be disclosed at that time.

We aim to provide deep insights into your superannuation without pressure to switch. However, if you decide to follow our advice, we offer two options: 1) Free DIY Switch Kit; or 2) Paid one-on-one Premium Super Switch Service.

## Money Coaching Services

We offer a range of money coaching solutions from time to time, including individual, couples and group packages.

Prices vary based on time, complexity and frequency, ranging from \$199.95 to \$499.95 per hour. These prices are always fully disclosed in advance and are signed off with a legal invoice prior to the commencement of services.

## Super Switch Fee

We charge a one-time fee of \$499.95 including GST for our Super Switch Service. 10% of this fee is donated to help an Australian woman in need. You can pay by card or from super.

- If you choose to pay from super, it's important to understand that will reduce your retirement savings. However, we have shown your projected savings shown in your SOA net of this fee, meaning the projections shown for your retirement have already taken this fee into account.
- A small number of super funds do not allow adviser fees to be deducted from your account. In that case, you will need to pay by card which we will advise you at the time so you can make an informed decision.

# Fierce Impact

Fierce Impact is the social impact sister of Super Fierce, established to address the issues faced by women, support those suffering from the resulting societal impacts and to drive action to create a brighter future for all Australian women.

Both companies were established by our Founder and CEO, Tenna Probert, to work in unison to help women build financial confidence and resilience.

Super Fierce is a for-purpose company focused on helping women to optimise their superannuation. We are female-focused, but 100% for everyone. Arms, hearts and minds wide open.

10% of our service fee is donated to Fierce Impact when a customer pays to use our Super Switch Service. Those funds are used to support marginalised women in Australia.



# Disclosures

## General Advice

Occasionally we provide general advice. If we provide you with general advice, it may not be appropriate to your needs, financial situation, or objectives, and you should consider your circumstances before proceeding with our advice. Additionally, you should obtain and read the applicable PDS before making a decision.

## Your Privacy

We are committed to protecting your privacy. Our Privacy Policy sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information. Our Privacy Policy is available here: [superfierce.com.au/privacy](https://superfierce.com.au/privacy).

## Compensation Arrangement

We hold professional indemnity insurance in respect of the financial services we provide. This professional indemnity insurance complies with the requirements of the Corporations Act. The professional indemnity insurance covers all of the financial services we are authorised to provide to you.

## Staff remuneration

Our directors and employees are remunerated by salary and shares in Super Fierce only. Shareholders may also receive a benefit based on our ongoing company performance which is determined by total Service Fees paid, less the costs of providing our services and running Super Fierce.

## Referrals

On occasion, we may pay referral fees for leads. This fee is paid from our revenue and will not impact your costs. The referral fee is usually between \$0 and \$50. Specific details of any referral fee paid will be disclosed in your SOA or ROA if relevant to you. These referral fees are not a conflict of interest as they don't influence our services.

## Associations

We are required to tell you about 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 get out of bed every day to make life easier for people, including women in need. So we will always strive to do our best. But we know we aren't perfect. So if we let you down in any way, we want to know and see what we can do to improve.

If you have a complaint, the best option is to put it in writing. Please contact us via email or letter, or with a private message on our social media channels. We'll do everything we can to resolve the issue as quickly as possible and within required timeframes.

Our Complaints Handling Procedure is available at [superfierce.com.au/complaints](https://superfierce.com.au/complaints)

If you're not satisfied with the outcome, or if we don't respond within 30 days after you make the initial complaint, you have the right to complain to the Australian Financial Complaints Authority (AFCA) at the following address:

GPO Box 3  
Melbourne VIC 3001

Phone 1800 931 678  
Fax 03 9613 6399  
[info@afca.org.au](mailto:info@afca.org.au)  
[www.afca.org.au](http://www.afca.org.au)

## How to contact us

PO Box 370  
Coolum Beach QLD 4573

[hello@superfierce.com.au](mailto:hello@superfierce.com.au)

[superfierce.com.au](https://superfierce.com.au)

