thesupergroup

Super Group Holdings Pty Ltd

ABN 58 105 899 938

Australian Financial Services Licence (AFSL) No. 246 309

Financial Services Guide

Version dated 22 October 2026

A guide to our relationship with you and others

Level 26, 1 Bligh Street, Sydney NSW 2000

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Postal: Locked Bag 171, Edgecliff NSW 2027

Not independent

We are not able to claim that we are independent, impartial or unbiased. This is because we may receive commissions from life insurance product issuers when we recommend and arrange those products for you, and we may receive a commission on brokerage for share trades executed by you, or by us on your behalf.

These commissions could influence the advice we give. Details of all fees and commissions are in this guide and will be confirmed in your Statement of Advice.

Why you are receiving this guide

This Financial Services Guide (FSG) helps you decide whether to use our financial services. It explains who we are, what we can do for you, how we and our advisers are paid, how to make a complaint, and how you are protected.

It covers:

- Who we are and who is responsible for your advice
- The financial services we are authorised to provide
- Your adviser
- Documents you may receive
- Risks
- Information we need from you and how we handle it
- Fees, commissions and other remuneration
- Associations and relationships that may influence our advice
- How to contact us and make a complaint
- Insurance and compensation arrangements

Who we are

The financial services described in this guide are provided by **Super Group Holdings Pty Ltd** (AFSL 246 309), the holder of our Australian financial services licence (the **Licensee**). The Licensee is the provider of these services and is responsible for the advice given by its advisers.

The Super Group is privately owned and is not owned by a bank or insurance company. Ownership by the licensee's directors and advisers is described under "Associations and relationships". Through the Licensee and related entities, including The Tax Group, we provide administration services, financial advice and tax advice.

The financial services we are authorised to provide

The Licensee is authorised to provide financial product advice and deal in the following financial products, to **retail and wholesale clients**:

- deposit and payment products;
- government debentures, stocks or bonds;
- investment life insurance products;
- life risk insurance products;
- managed investment schemes, including Investor Directed Portfolio Services (IDPS);

- retirement savings accounts;
- securities; and
- superannuation.

Within those authorisations our advice services include:

- wealth creation strategies;
- superannuation and retirement strategies (including self managed superannuation fund establishment and strategy advice);
- personal insurances;
- estate planning and funding, wealth transference, and business and family succession planning (to the extent they involve financial products);
- asset protection strategies (to the extent they involve financial products); and
- investment services: general and personal advice, dealing in financial products on behalf of others, and managed investment, cash and fixed interest investments.

Services not provided under our licence

Some services we offer are not financial services regulated under the Licensee's licence, and are not covered by this guide:

- tax and accounting services, provided by The Tax Group, a registered tax agent (Tax Practitioners Board registration 78455006. Complaints about these services can also be made to the Tax Practitioners Board;
- self managed superannuation fund administration.

Your adviser

All Statements of Advice are provided by the following adviser, who is a director of the Licensee and a Relevant Provider. Other advisers will be identified to you (with their details) before they advise you.

Detail	Information
Name	Scott Marcellos
Role	Director and Relevant Provider of the Licensee
Financial Advisers Register number	001000966
Qualifications	B. Fin. Admin; Dipl. Fin. Mngt; CPA
Experience	30 Years as Managing Director of The Super Group
Contact	(02) 9328 9328

You can check any adviser's registration and details on ASIC's Financial Advisers Register at asic.gov.au. Our advisers are bound by the Financial Planners and Advisers Code of Ethics and must act in your best interests when providing personal advice.

Documents you may receive

Statement of Advice (SOA)

If we give you personal advice that takes into account your objectives, financial situation and needs, we will give you an SOA. It sets out the advice, the basis for it, the risks, our fees, commissions and other remuneration, and any relationships or interests that may have influenced the advice. Please read it carefully before making any decision. We will give you your SOA at the time the advice is provided, or as soon as practicable after (and before we act on your instructions to acquire a product).

Record of Advice (ROA)

If we later give you further personal advice and your relevant circumstances and the basis of the advice are not significantly different from those in your earlier SOA, we may give you an ROA instead of a new SOA. You can ask for a copy of any ROA, verbally or in writing, for up to seven years after the advice was given.

Product Disclosure Statement (PDS)

If we recommend or arrange a financial product for you, we will give you the PDS prepared by the product issuer. It sets out the features, benefits, risks, fees and commissions so you can decide whether to acquire the product.

Risks

All investment involves risk, and market movements can reduce the value of your investments. Your adviser will explain significant risks of any recommended strategy or product and set them out in your SOA. If you do not understand a risk, ask for more explanation before you invest.

Information we need from you

To give you personal advice we must have a reasonable basis for it. Your adviser will ask about your objectives, financial situation and needs, including assets, liabilities, superannuation, insurance and goals, using a fact-find, risk profile, financial modelling and discussion. Please give us accurate information and tell us about changes. You may choose not to provide information; your adviser will warn you of the consequences, which may include limits on the advice we can give. Where advice is limited to a particular matter (for example life insurance), we will state the scope clearly in your SOA.

Providing instructions

You may give instructions in writing, and you may tell us if you would prefer to instruct us by telephone, email or other means. Additional security checks apply to any instruction to make a payment on your behalf.

Your personal information

We collect, hold, use and disclose your personal information in accordance with the Privacy Act 1988 and our Privacy Policy. Our Privacy Policy is available free on our website at www.supergroup.com.au or from your adviser on request. You can ask for access to the information we hold about you and to correct it. We may charge a reasonable fee for the cost of providing access, but not for making the request. If you are not satisfied with how we handle your information you can complain to us and, if unresolved, to the Office of the Australian Information Commissioner (oaic.gov.au, 1300 363 992).

Identity verification and anti-money laundering

Where we provide services covered by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act), we must verify your identity and may be required to collect further information about you and, in some cases, report to AUSTRAC. Your adviser will tell you what documents we need.

How we are paid

The Licensee collects all fees, and commissions and retains a percentage of revenue to cover licensing fees, insurance, compliance and education. The balance is paid to The Super Group Pty Ltd ATF Super Group Unit Trust.

Before we provide advice we will discuss and agree with you the amount, and how and when it is paid. All fees below are inclusive of GST and will be confirmed in your SOA and in the fee agreement you sign.

Type of fee	What it covers	How much
Advice fee	Written advice, including initial advice and strategy development, and reviews or later advice	$2,000 to $10,000
Hourly rate	Project work and research, e.g. asset protection, wealth transference, estate planning, researching a product or asset class	$495 to $750 per hour
Ongoing advice fee	Ongoing management and review of your portfolio(s)	0.55% to 1.00% per annum of the value of your assets under advice. Example: on $500,000, between $2,750 and $5,000 a year.

Within these ranges the fee depends on the complexity of the advice, the structures involved, the time required and the size of your portfolio. Your SOA will show the exact dollar amount and/ or percentage fee that will apply to you.

Commissions

If you buy a life risk insurance product through us, the insurer pays us commission of up to 100% of the first year's premium (upfront) and **up to 25%**% of each later year's premium (ongoing). The commission is paid by the insurer out of the premium; it does not increase the premium you pay. We may only receive certain insurance commissions if you have given your informed consent.

If you place a trade through Desktop Broker using an account we have established on your behalf we will receive a margin of up to $25 or 0.14% of the trade value, whichever is greater. If you ask us to execute the trade on your behalf we will receive a margin of up to $50 or 0.6% of the trade value, whichever is greater.

Apart from life insurance commissions and Desktop Broker, we do not currently receive commission from any third party.

Ongoing fee arrangements and fees paid from superannuation

If you enter an ongoing fee arrangement with us, we need your written consent, you must renew it each year, and we will give you a fee disclosure statement each year showing the services we provided and fees charged. You can end the arrangement at any time. Where advice fees are paid from your

superannuation, we need your written request or consent and the fee must relate to advice about your superannuation.

Referrals, related entities and associations

We do not currently pay or receive referral fees.

We may recommend our related entity The Tax Group for tax services. If you use it, it will charge you separately, and it and the Licensee's owners may benefit from the business you give it.

Ownership and remuneration of advisers: Advisers are paid a salary. Where an adviser owns units in Super Group Unit Trust, they may also receive dividends or distributions from the revenue described above.

How to contact us

Telephone: (02) 9328 9328 | Email: info@supergroup.com.au | Post: Locked Bag 171, Edgecliff NSW 2027 | In person: Level 26, 1 Bligh Street, Sydney NSW 2000

If you have a complaint

Step 1: tell us. Contact your adviser, or write to the Complaints Manager, The Super Group, Locked Bag 171, Edgecliff NSW 2027, telephone (02) 9328 9328 or email admin@supergroup.com.au. We will acknowledge your complaint within 1 business day and give you our final response within 30 calendar days.

If we do not resolve your complaint within 30 days, or you are unhappy with our response, you can take it to the **Australian Financial Complaints Authority (AFCA)**. AFCA is free and independent. The Licensee is a member of AFCA.

AFCA	Details
Phone	1800 931 678
Email	info@afca.org.au
Website	www.afca.org.au
Post	Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

You can also contact ASIC on 1300 300 630 (asic.gov.au).

Insurance and compensation arrangements

The Licensee holds professional indemnity insurance that meets the requirements of the Corporations Act (s912B). It covers the Licensee, its related entities and its advisers, including advisers who have left the Licensee, for advice given while they were authorised. If a complaint is decided in your favour by AFCA and the firm fails to pay, you may be able to claim from the Compensation Scheme of Last Resort, subject to eligibility and applicable limits.

If we need to update this guide we will give you a supplementary FSG or a replacement FSG. The current version is available at www.supergroup.com.au or on request.

*FSG dated **22 October 2026***