TIDSWELL MASTER SUPERANNUATION PLAN

PRODUCT DISCLOSURE STATEMENT

1 July 2019

Contents

Issued on 1 July 2019 by Tidswell Financial Services Ltd ABN 55 010 810 607 Australian Credit Licence 237628, AFSL 237628, RSEL L0000888, as Trustee of The Tidswell Master Superannuation Plan Division 1, ABN 34 300 938 877, RSE R1004953

TIDSwell FINANCIAL

The information in this document forms part of the Tidswell Master Superannuation Plan Product Disclosure Statements (PDS) and will remain in force unless withdrawn by the Issuer. This PDS should be read in conjunction with the:

1. Investment Guide in respect to Tidswell Master Superannuation Plan; and
2. Member Guide in respect to Tidswell Master Superannuation Plan; and
3. Insurance Guide in respect to Tidswell Master Superannuation Plan.

This PDS (and the guides that form part of it) are current as at 01 July 2019 and are subject to change. Changes to information that is not materially adverse will be made available on the website at sargon.com/documents, or a paper copy can be provided free of charge by calling (08) 8223 1676.

This PDS is a summary of significant information about investing in The Tidswell Master Superannuation Plan (the Plan). You may become a member of the Plan:

- while your super is in 'accumulation' phase (described in this PDS as Personal Super); or
- while your super is in 'pension' phase (described in this PDS as Personal Pension).

This PDS contains a number of references to important information contained in the guides listed above (each of which form part of this PDS by way of being incorporated by reference).

You should consider that information before making a decision about the Plan.

If you invest in the Plan, you can access a copy of the PDS and any matter in writing that is applied, adopted or incorporated by the PDS from our website at www.tidswell.com.au. Alternatively, you can request a copy of this information free of charge by contacting Tidswell Financial Services Ltd (Tidswell) or your financial adviser.

The information provided in this PDS is general information only and does not take account of your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances.

1. ABOUT THE PLAN

Personal Super is designed to help you accumulate and grow your super savings tax-effectively as you progress through your working life towards retirement.

As you approach retirement and look for the security of a regular income stream, we also offer a pension income stream known as Personal Pension.

When you invest in Personal Super or Personal Pension you become a member of the Plan. The Plan is managed by Tidswell, an approved Trustee regulated by the Australian Prudential Regulation Authority (APRA).

Tidswell is required to disclose certain trustee and fund information and documentation on its website at www.tidswell.com.au.

The information and documentation includes, but is not limited to:

- the Trust Deed;
- the most recent Annual Report;
- the names of each material outsourced service provider to the Plan;
- this Product Disclosure Statement;
- the Investment Guide;
- the Member Guide;
- the Insurance Guide; and
- trustee and executive remuneration.

2. HOW SUPER WORKS

Super is a long-term investment and tax-effective means of saving for your retirement which is, in part, compulsory.

There are different ways that you and your employer can contribute to your super. While you are working, your employer is, in most cases, required to make contributions to your super, known as Super Guarantee (SG). Subject to the terms of your employment, you generally have the right to choose which super fund you would like your employer to make its compulsory SG contributions to, including Personal Super. There are many different types of contributions that can be made to your super, including salary sacrifice contributions, personal contributions, spouse contributions, Government co-contributions, etc.

The Government provides incentives (including tax savings) to encourage you to save for your retirement through super. However, there are limits on the contributions that you can make to your super.

In some situations you may need to pay additional tax on contributions that exceed these limits (see Part 7 of this PDS 'How Super is taxed') but in other situations you may be prevented from contributing or making further contributions. There are also limits on the total amount that you can transfer into a pension account including Personal Pension.

There are also restrictions around when you can access your super. Generally, you can only access your super savings once you reach age 65, after you reach your preservation age and retire (with some exceptions), or in certain other circumstances. You can access your super savings as a lump sum or receive a regular income stream through a pension account, including Personal Pension. A pension account allows you to draw a regular income from your super savings while taking advantage of generous tax concessions afforded to income streams.

You should read the important information about 'How super works' before making a decision. Go to the section 'How super works' in the Member Guide available at www.tidswell.com.au.

The material relating to:

- different types of contributions available;
- the limitations on contributions to super;
- accessing your super, and
- establishing a pension,

may change between the time when you read this PDS and the day when you acquire the product.

3. BENEFITS OF INVESTING WITH THE PLAN

Both Personal Super and Personal Pension enable you to tailor an investment solution to help you achieve your retirement goals by offering you:

- investment choice and flexibility through an extensive range of carefully selected investment options;
- consolidated reporting on all your investments;

- cost-effective insurance cover for Death Only, Death and Total and Permanent Disablement (TPD) and Income Protection;
- convenient pension payment options; and
- rollover assistance with transferring your other super funds to Personal Super and Personal Pension.

As you approach retirement and would like the security of a regular income stream you may be able to commence an account based pension, or transition to retirement (TTR) pension, by rolling over funds from your existing Personal Super or from another super fund, into Personal Pension.

You should read the important information about 'Benefits of investing with the Plan' before making a decision. Go to the section 'Benefits of investing with the Plan' in the Member Guide available at sargon.com/documents.

The material relating to:

- the key features of the Plan;
- how your account works;
- accessing up to date information; and
- how you and your family members benefit,

may change between the time when you read this PDS and the day when you acquire the product.

4. RISKS OF SUPER

All investments carry some level of risk, including super, and it is important to understand what these risks are.

Different strategies may carry different levels of risk, depending on the investments that make up the strategy. Generally, investments with the highest long-term returns also carry the highest level of short-term risk.

Before investing you should consider the level of risk involved with a particular investment option and whether the potential returns justify those risks.

The four main types of investment risk associated with the Plan are:

- Market risk — changes in the market as a whole due to economic or political factors. Market failure or significant financial collapse can affect investments broadly.
- Inflation risk — the risk that inflation may exceed the return on your investment.
- Interest rate risk — the impact that changes in interest rates may have on your investments.
- Liquidity risk — the ease at which an investment can be traded in the market place. An investment with liquidity risk may be more difficult to trade and it may take longer to realise the full value.

When considering your super investment it is also important to understand that:

- the value of your investment will vary;
- returns are not guaranteed and you may lose some of your money;
- the level of returns will vary and past performance is not an indication of future performance;
- your future super savings (including your contributions and returns), may be insufficient to adequately meet your retirement needs; and
- your investment may be affected by changes to legislation, particularly in relation to super laws.

The level of risk that is acceptable to you will vary depending on a range of factors, including your age, investment timeframe, your risk tolerance and what other investments you hold.

All super products are generally subject to some or all of the risks described above. Your financial adviser can help you establish an investment profile that suits your needs in order to manage these risks.

Standard Risk Measure

When determining the risk level of each of the investment options, the Trustee has adopted the Standard Risk Measure approach.

The Standard Risk Measure is based on industry guidance to allow you to compare investment options that are expected to deliver a similar number of negative annual returns over any 20-year period.

The Standard Risk Measure is not a complete assessment of all forms of investment risk, for instance it does not detail what the size of a negative return could be or the potential for a positive return to be less than a member may require to meet their objectives. Further it does not take into account the impact of administration fees and tax on the likelihood of a negative return. You should still ensure you are comfortable with the risks and potential losses associated with your chosen investment options. A table is provided in the Investment Guide that illustrates how the Standard Risk Measure is determined.

You should read the important information about 'Benefits of investing with the Plan' before making a decision. Go to the section 'Benefits of investing with the Plan' in the Member Guide available at www.tidswell.com.au.

You should read the important information about 'Risks of super' before making a decision. Go to the section 'Risks of super' in the Member Guide available at sargon.com/documents.

The material relating to risks of super may change between the time when you read this PDS and the day when you acquire the product.

5. HOW WE INVEST YOUR MONEY

With Personal Super and Personal Pension, you have the flexibility to choose and vary your investment strategy to suit your individual circumstances.

The Plan offers you a wide range of investment options, covering all the major asset classes as set out below:

- Cash
- Fixed Interest
- Mortgages
- Property
- Australian Shares
- International Shares

When you first join Personal Super and Personal Pension you must choose your investment option(s). If you do not make an investment choice, your application will be rejected and your monies will be refunded.

In addition to selecting from professionally managed investment options that invest within the major asset classes, referred to as Sectoral options, the Plan also offers a selection of investment options that invest across the asset classes to deliver a particular investment strategy and these are referred to as Multi-sector options.

When choosing the investment options in which to invest or switch some, or all, of your super, you should consider the level of risk, likely investment return and your investment timeframe.

We regularly undertake a review of the investment options available through the Plan and may change, add, close or terminate an investment option at any time.

A description of each investment option available is contained in the Investment Guide. An example of the information for the Schroder Balanced Fund - Wholesale is shown to on page 3.

You should read the information about 'How we invest your money' before making a decision. Go to the Investment Guide available at sargon.com/documents

The material relating to:

- each investment option available in the Plan;
- switching investment options;
- whether investment options may be changed and, if so, how;
- the extent to which labour standards or environmental, social or ethical considerations are taken into account; and
- additional information about investment options, including choosing an investment strategy,

may change between the time when you read this PDS and the day when you acquire the product.

Schroder Balanced Fund Wholesale Class

Description

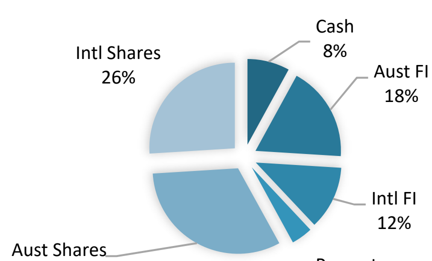
The Fund has an investment strategy which adopts a traditional multi-asset investment approach. The strategic asset allocation is formulated with Schroders' proprietary medium term asset class return projections and risk expectations. Investment allocations are adjusted for shorter term considerations to derive the most suitable tactical asset allocation to add value and manage risk. This is complemented further by active security selection within asset classes to generate excess return relative to the benchmark indices.

A multi-faceted risk management framework is incorporated in the decision making process to manage volatility and mitigate inherent downside risks within the Fund. The resulting portfolio is diversified across a broad array of assets and securities, with strong emphasis on delivering the objectives with an acceptable level of risk.

Investment objective

- Aims to deliver an investment return before fees of 5.0% pa above Australian inflation over the medium to long term.

Strategic asset allocation as at 31 March 2019



Minimum suggested timeframe: 5 years

Risks: This option has a reasonably low level of capital stability over the medium to long-term due to the low weighting to defensive based investments and this strategy may experience some capital volatility over the short-term, which means there is the potential for negative returns and capital losses.

As your financial objectives change over time you can switch to other investment options. You can switch between investment options at any time by contacting Tidswell or your financial adviser. You can switch as many times as required, as your needs change.

We reserve the right to close or terminate investment options (either to refuse to accept new money or enforce reduction of assets) or change underlying products at any time. We will inform you as soon as practicable if this affects your nominated choice.

6. FEES AND COSTS

Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns.

For example, total annual fees and costs of 2% of your account balance rather than 1%, could reduce your final return by up to 20% over a 30-year period (for example reduce it from $100,000 to $80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You or your employer, as applicable, may be able to negotiate to pay lower fees. Ask the fund or your financial adviser.

To find out more

If you would like to find out more, or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) website (www.moneysmart.gov.au) has a superannuation calculator to help you check out different fee options.

Main fees and costs for the Schroder Balanced Fund Wholesale Class investment option

This section shows fees and costs that may be charged. It also provides an example using the Schroder Balanced Fund Wholesale Class investment option. These fees and other costs may be deducted from your money, from the returns on your investment or from the assets of the superannuation entity as a whole.

Other fees, such as activity fees, advice fees for personal advice and insurance fees, may also be charged, but these will depend on the nature of the activity, advice or insurance chosen by you. Entry fees and exit fees cannot be charged.

Taxes, insurance fees and other costs relating to insurance are set out in another part of this document.

You should read all the information about fees and other costs because it is important to understand their impact on your investment.

Unless stated otherwise, the fees and costs disclosed in this PDS include the Goods and Services Tax (GST), which is, any GST at the applicable rate less any Reduced Input Tax Credit (RITC) and stamp duty if applicable. We do not reduce fees by any income tax deduction we (or an interposed vehicle) may be able to claim.

Schroder Balanced Fund Wholesale Class investment option		
Type of fee ^	**Amount**	**How and when paid**
Investment fee[1]	0.90% pa of the amount you hold in this investment option. This may differ for each investment option available within the Plan	Fee charged by the underlying fund manager and deducted from the underlying assets of your investment and reflected in the unit price of your chosen investment option(s).
Administration fee[1]	1.56% pa of your account balance up to $2,068,000 * AND 0.78% pa of your account balance over $2,068,000 *	Calculated based on your month end account balance and is deducted from the Cash Account of your interest in the Plan on the last day of each month.
Buy-sell spread	0.22% Buy : 0.22% Sell This may differ for each investment option available within the Plan.	Fee charged by the underlying fund manager and deducted on a transactional basis every time units in a managed investment option are bought and sold and is reflected in the unit price.
Switching fee	Nil	Not applicable
Advice fees relating to all members investing in a particular MySuper product or investment option***	Nil	Not applicable
Other fees and costs[2]	The amount payable will depend on each member's personal circumstances.	Please refer to the 'Additional Explanation of Fees and Costs' in the Member Guide available on our website www.tidswell.com.au.
Indirect cost ratio[1] **	0.00% pa	Deducted from the underlying assets of your investment and reflected in the unit price of your chosen investment(s).

1. If your account balance for a product offered by the superannuation entity is less than $6,000 at the end of the entity's income year, the total combined amount of administration fees, investment fees and indirect costs charged to you is capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.
2. Other fees and costs
   You may also incur other fees and costs such as:
   - activity fees like family law fees, binding nomination fees, expense recovery fees and advice fees for personal advice, which will depend on the nature of the activity or advice that you choose;
   - insurance fees; and
   - taxes.

   See the 'Additional Explanation of Fees and Costs' in the 'Fees and Costs' section in the Member Guide for further details. Also see the other parts of this document for information about insurance fees and taxes

^Defined fees

For further information regarding the definitions for each type of fee referred to in the above table, refer to the 'Fees and Costs' section in the Member Guide which can be obtained from our website at www.tidswell.com.au or by contacting us on (08) 8223 1676.
You can also access a copy of the fee definitions on our website at www.tidswell.com.au. Indexed against the Consumer Price Index (CPI) on 1 July each year as measured by the Australian Bureau of Statistics.

* Indexed to CPI.

**Indirect cost ratio (ICR)

The ICR shown above is indicative only. The actual amount you will be charged in subsequent financial years is not currently known and could be different. See the 'Additional Explanation of Fees and Costs' in the 'Fees and Costs' section in the Member Guide.

*** Advice fees

Warning: If you consult a financial adviser to obtain financial product advice, additional fees may be payable to your financial adviser. Your adviser should give you a Statement of Advice detailing these fees

Changing the fees

We reserve the right to change any of our fees and costs outside the levels shown above without your consent. Any increase will only take effect after the Trustee has provided you with 30 days' written notice.

Defined fees

For further information regarding the definitions for each type of fee referred to in the above table, go to the 'Defined fees' table located under the heading Fees and costs within the Member Guide which can be obtained from our website at www.tidswell.com.au or by contacting Tidswell.

You can also access a copy of the fee definitions on our website at www.tidswell.com.au.

Example of annual fees and costs

This table gives an example of how the fees and costs in the Schroder Balanced Fund Wholesale Class investment option for this superannuation product can affect your superannuation investment over a 1 year period. You should use this table to compare this product with other super products.

Example: Schroder Balanced Fund – Wholesale Class investment option	Balance: $50,000	
Investment fees	0.90%	For every $50,000 you have, you will be charged **$450** each year.
PLUS		
Administration fees	1.56% pa	**And** you will be charged **$780** in administration fees each year.
PLUS		
Indirect costs for the superannuation product	0.00% pa *	And indirect costs of $0 will be deducted from your investment.
EQUALS		
Cost of the Product		If your balance was $50,000, then for that year, you will be charged fees of **$1,230** for the superannuation product.
What it actually costs you will depend on the investment options you choose.		

* Estimated by the Investment Manager and is indicative only of ongoing operating costs, charges, expenses and properly incurred outgoings such as registry, trust accounting, investment, audit, regulatory, production of the offer documents and taxation advice etc.

Note: Additional fees may apply. And if you leave the superannuation Plan, you may be charged a buy / sell spread which also applies whenever you make a contribution, exit, rollover or investment switch. The buy / sell spread for exiting is 0.22% (this will equal $110 for every $50,000 you withdraw.

ASIC Calculator

There is a calculator provided by ASIC on its MoneySmart website which can be used to calculate the effect of fees and costs on account balances. Go to www.moneysmart.gov.au.

You should read the important information about 'Fees and costs' before making a decision. Go to the section 'Fees and costs' in the Member Guide available at www.tidswell.com.au.

The material relating to:

- the definition of the different type of fees;
- the type of fees and costs;
- information on how and when fees are paid; and
- fee changes

may change between the time when you read this PDS and the day when you acquire the product.

7. HOW SUPER IS TAXED

The tax you pay on monies invested in a super fund is generally lower than the tax you would pay outside a super fund; however, many factors can influence the way your super is taxed.

Tax may apply to your super at the contribution stage, during the investment earning stage and at the withdrawal stage. The amount of tax payable will depend on your age and individual circumstances.

The Trustee pays and remits tax on investment earnings, concessional contributions (debited from your account on receipt) and with respect to some withdrawal payments. The tax rate generally applicable to investment earnings and concessional contributions is 15%.

Tax on contributions

Concessional contributions which include employer (e.g. SG and salary sacrifice contributions) and personal contributions claimed as a tax deduction are taxed at 15% in the Plan.

Non-concessional contributions which include spouse, Government co-contributions and personal contributions not claimed as a tax deduction, are not subject to tax in the Plan. You should be aware that annual caps apply to both concessional and non-concessional contributions and if you exceed these caps in the relevant financial year, there will be tax consequences, including that 'excess contributions tax' may be payable on the amounts that exceed the caps. You should monitor the amount of contributions to your super fund to ensure that you do not exceed the caps that apply to you.

Tax on investment earnings

Investment earnings are taxed at a maximum rate of 15% during the super 'accumulation' phase; however, this rate may be reduced by franking credits, foreign tax offsets and concessions on discounted capital gains. Investment earnings are not taxed during the 'pension' phase. TTR pensions are treated as being in the 'accumulation' phase and not the 'pension' phase (i.e. the government has removed the tax-exempt status for earnings).

Tax on withdrawals

Your account will generally consist of taxable and tax-free components. You are required to draw down proportionately from these components.

If you are aged less than 60, tax may be payable on the taxable component of lump sums and pension payments. Tax is not payable on:

- the tax-free component;
- lump sum payments if paid as a terminal illness payment, regardless of age; or
- withdrawals of lump sums and pension payments if you are aged 60 and over.

Specific tax rules apply to lump sum and pension payments on a member's death. Tax is not payable on lump sum payments made to a death benefits dependant. In other circumstances, tax may be payable based on the age of the member, the recipient and the relationship between the member and the recipient.

Providing your Tax File Number (TFN)

You are not obligated to provide your TFN and declining to quote your TFN is not an offence. However, you should provide your TFN when you join the Plan. If you do not provide your TFN we will not be able to accept member contributions, you may be liable to pay additional tax on concessional contributions, you may be liable to pay additional tax on withdrawal payments, you could miss out on any Government co-contributions (if eligible), and it may be difficult to locate your super benefits in the future.

Tax law in relation to super is complex and the above information has been prepared as a guide only and does not represent tax advice. Please see your tax adviser for advice taking into account your personal circumstances.

You should read the important information about 'How super is taxed' before making a decision. Go to the section 'How super is taxed' in the Member Guide available at www.tidswell.com.au.

The material relating to:

- what tax applies when you contribute to and withdraw from your super;
- salary sacrificing; and
- other taxation matters relating to super products,

may change between the time when you read this PDS and the day when you acquire the product.

8. INSURANCE IN YOUR SUPER

Taking out insurance cover through Personal Super can be a cost-effective way to provide you and your family with financial protection in the event that you suffer a serious illness, injury or even death.

Insurance cover is not available to Personal Pension members and may not be maintained in respect of members whose accounts are classed as 'inactive' and who have not made an election to maintain their insurance. Please refer to the Insurance Guide for further details.

Personal Super offers the following types of optional insurance cover:

- Death Only (including a terminal illness) - provides a lump sum benefit, which is paid to your Estate and/or dependants in the event of your death or upon diagnosis of a terminal illness.
- Total and Permanent Disablement (TPD) - provides you with a lump sum benefit if an illness or injury prevents you from ever working again. TPD cover must be taken in conjunction with Death cover.
- Income Protection - provides a regular monthly benefit should you become temporarily disabled through illness or injury and are unable to work for an extended period of time. The benefit payable can be for 2 years, 5 years or to age 60 or age 65 up to a maximum of 85% of your pre-disability income through personal exertion. In addition, you can choose waiting periods of 30, 60 or 90 days.

Warning: The information about insurance set out in the Insurance Guide contains eligibility for certain cover and conditions and exclusions on cover that might apply may affect your entitlement to insurance cover. You should read that information before deciding whether the insurance is appropriate.

Maximum insurance cover

The maximum cover levels which apply are:

- Death Only (including terminal illness) - $5 million
- TPD - $3 million
- Income Protection - up to 85% of insurable income to a maximum monthly benefit of $30,000

Premiums

There are costs associated with insurance cover called premiums. The premiums you pay depend on a number of factors, including, but not limited to, the level and type of cover, your age, gender, occupation, pastimes, state of health and smoking status.

Premiums are adjusted on 31 May each year, based on your age next birthday, and are paid annually in advance. If you obtain insurance part way through the year, your initial premium will be pro-rated from your commencement date to 31 May.

Premiums are automatically deducted from your account. In the event there is insufficient money in your account, your insurance cover will lapse and all insurance benefits cease.

The cost of cover (including the administration charge) will range between $0.17 and $120.24 per one thousand dollars of cover per annum for both Death Only and Death and TPD insurance. The cost of cover will range between $1.02 and $504.19 per one thousand dollars of cover per annum for Income Protection insurance.

To obtain a detailed illustration of the premiums and charges that will apply to your particular circumstances, please contact Tidswell or your financial adviser.

Applying for insurance cover and increasing, changing or cancelling your cover

If you wish to apply for insurance cover you can do so by completing the appropriate section of the Personal Super Application Form. Upon receipt of your application, Tidswell will contact you to assist you with your insurance application and provide you with a Personal Statement to complete.

Insurance cover will usually commence once cover is accepted by the Insurer and an initial premium is paid.

If you wish to increase, reduce or cancel your insurance cover at any time simply write to Tidswell with your request.

For increases to your insurance cover you may need to provide additional health evidence.

Duty of disclosure

When applying for insurance, you are required to disclose every matter that you know, or could reasonably be expected to know, that is relevant to the Insurer's decision whether to accept the risk of insurance and, if so, on what terms.

Exclusions

No insured benefit will be paid for a member if his or her illness or injury resulting in a disability or partial disability is directly or indirectly caused by:

- any intentional self-inflicted injury or any attempt to commit suicide within 13 months from the date cover commences; or
- war; or
- normal and uncomplicated pregnancy, caesarean birth, threatened miscarriage, participation in in-vitro fertilisation or other medically assisted fertilisation techniques and normal discomforts of pregnancy, including but not limited to morning sickness, back ache, varicose veins, ankle swelling and bladder problems.

If you plan to travel outside of Australia, you should be aware that there is an exclusion on Death and TPD claims that were caused by war, or war-like activity outside of Australia. Other limitations and exclusions apply.

You should read the important information about 'How super is taxed' before making a decision. Go to the section 'How super is taxed' in the Member Guide available at sargon.com/documents

The material relating to:

- the level and type of insurance cover available through Personal Super;
- benefits of cover;
- eligibility;
- cancellation of cover;
- any conditions and exclusions that may apply; and
- other significant information about insurance cover through Personal Super,

may change between the time when you read this PDS and the day when you acquire the product

These matters may affect your entitlement to insurance cover. You should read this information before deciding whether the insurance is appropriate.

9. HOW TO OPEN AN ACCOUNT

Before deciding to apply for membership in Personal Super or Personal Pension, you should read this PDS including the reference guides.

You should complete the following forms which are included with this PDS:

- Personal Super Application Form (if opening a Personal Super account)
- Personal Pension Application Form (if opening a Personal Pension account).

These forms enable you to select insurance options, your own investment strategy and nominate a beneficiary(ies) in the event of your death.

When completed these forms should be returned to:

Tidswell Financial
50 Hindmarsh Square
ADELAIDE SA 5000

Cooling-off period

When you initially invest in the Plan you will have the opportunity to review your investment to ensure it meets your expectations. This is known as a 'cooling-off' period.

If you are not satisfied with the investment you have made, you may cancel your initial application within 14 days of the earlier of:

- the date you receive our Letter of Acceptance; or
- 5 business days after your application is accepted.

If you cancel your investment within the cooling-off period, you may have it rolled over to another super fund or, if eligible, have it paid to you. Your investment amount will be adjusted for any changes in the unit price of the investment option(s) selected, less any withdrawals and transaction costs.

If you want to cancel your initial application, please notify us in writing.

Inquiries and complaints process

We pride ourselves on our client service and will endeavour to solve your concerns quickly and fairly. If you have an inquiry or complaint regarding your super benefit, you should either phone us on (08) 8223 1676 or email us at mail@tidswell.com.au.

Alternatively, you can write to:

Inquiries & Complaints Officer
Tidswell Financial
50 Hindmarsh Square
ADELAIDE SA 5000

We will acknowledge your complaint within 14 days and will endeavour to resolve your complaint promptly and in any event, within 90 days of receipt.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

The AFCA is an independent external dispute resolution scheme that deals with complaints about the decisions and conduct of superannuation providers, including trustees of super funds, relating to members, but not in relation to decisions and conduct relating to the management of a fund as a whole. The AFCA scheme provides a fair and independent complaint resolution service that is free to consumers. AFCA can be contacted via the below.

Write to:
Australian Financial Complaints Authority
Address GPO Box 3, Melbourne VIC 3001
Phone 1800 931 678
Email info@afca.org.au
Web www.afca.org.au