



**Focused**  
FINANCIAL ADVICE

# Super Experts Pty Ltd

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Website Disclosure Information

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Version: 3.0

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## Not Independent

Focused Financial Advice Pty Ltd, and its authorised representatives, are not able to describe themselves as being independent, impartial or unbiased because we:

- ✓ may receive commissions from insurance product providers which may influence the advice provided;
- ✓ may receive fees based on the volume of assets under advice;
- ✓ may receive gifts and other non-monetary benefits; and
- ✓ have an Approved Product List which influences the range of products our representatives can recommend when providing advice to you.

## What is Website Disclosure Information?

This Website Disclosure Information (the “**Information**”) helps you understand and decide if you wish to use the financial services that we are able to offer you.

In this document, “we,” “us,” or “our” refers to the Licensee, Focused Financial Advice Pty Ltd (“**FFA**”), Super Experts Pty Ltd and (where relevant) other authorised representatives of the AFS Licensee (including any employees or authorised representatives).

This Information sets out the services we provide. It tells you:

- ✓ who we are and how we can be contacted;
- ✓ who the licensee is and how it can be contacted;
- ✓ what services and products we are authorised to provide to you;
- ✓ how we (and any other relevant parties) are paid; and
- ✓ how we deal with complaints.

## General Advice

Sometimes, we may give you general advice. General advice is a recommendation or opinion provided without considering your personal financial objectives, situation, or needs. If we provide general advice, we will clearly inform you that the advice might not be suitable for your specific circumstances.

## Product Disclosure Statements (PDS)

If a financial product is discussed, you’ll receive a Product Disclosure Statement (“**PDS**”) from the product provider (where available). The PDS provides important information about the financial product, including its features, risks, costs, and fees. You should read the PDS carefully before making any decisions about a financial product.

## Who will be providing the financial services to you?

### The Licensee

The Licensee is the authorising licensee for the financial services provided to you and is responsible for those services and is the providing entity. The Licensee authorises, and is also responsible for, the content and distribution of this Information.

The Licensee's contact details are as follows:

<b>Licensee name</b>	Focused Financial Advice Pty Ltd
<b>ABN</b>	52 104 882 028
<b>AFSL number</b>	286219
<b>Office Address</b>	<b>New South Wales:</b> Level 11, 10 Carrington Street, Sydney NSW 2000 <b>Queensland:</b> Suite 7, 9 Frinton Street, Southport QLD 4215
<b>Postal Address</b>	PO Box 656, Newcastle NSW 2300
<b>Website</b>	<a href="http://www.focusedfinancial.com.au">www.focusedfinancial.com.au</a>
<b>Phone</b>	(02) 4032 5672
<b>Email</b>	<a href="mailto:info@focusedfinancial.com.au">info@focusedfinancial.com.au</a>

The Licensee and the Authorised Representatives act on your behalf when we provide financial services to you.

### Corporate Authorised Representative

<b>Business name</b>	Super Experts Pty Ltd
<b>ACN</b>	658 602 816
<b>CAR number</b>	1320287
<b>Business Address</b>	Level 3, 349 Coronation Drive, Milton QLD 4064
<b>Phone</b>	1300 554 604
<b>Email</b>	<a href="mailto:info@superexperts.com.au">info@superexperts.com.au</a>

### Corporate Authorised Representative Profile

Super Experts Pty Ltd (ACN 658 602 816) is a client engagement firm established in 2022 and has been helping Australians navigate the complexities of superannuation, insurance, and retirement planning since 2022.

Super Experts operates as a client engagement and referral service, connecting Australians with qualified financial advisers authorised under FFA’s AFSL to assist with superannuation, insurance, retirement planning, and other financial needs.

Super Experts’ team **only** provides factual information and general advice, to help clients understand their superannuation and broader financial position. Where a client’s circumstances require personalised financial advice, Super Experts will refer the client to an appropriately authorised financial adviser under FFA’s AFS Licence.

## Financial Services that we can provide

Super Experts Pty Ltd can provide you with **general advice only** on the following:

Strategies	Products
<ul style="list-style-type: none"> <li>❖ Guidance on budgeting and goal setting</li> <li>❖ Savings and wealth creation strategies</li> <li>❖ Investment planning</li> <li>❖ Superannuation planning</li> <li>❖ Pre-retirement planning</li> <li>❖ Retirement planning</li> <li>❖ Estate planning considerations</li> <li>❖ Centrelink planning</li> <li>❖ Risk and insurance analysis</li> <li>❖ Business succession planning</li> <li>❖ Salary packaging advice</li> <li>❖ Aged Care accommodation</li> </ul>	<ul style="list-style-type: none"> <li>❖ Cash management trusts</li> <li>❖ Retirement income streams</li> <li>❖ Direct fixed interest</li> <li>❖ Retail &amp; wholesale managed investment schemes</li> <li>❖ Socially responsible investments</li> <li>❖ Master trust products</li> <li>❖ Superannuation products</li> <li>❖ Personal and group insurance</li> <li>❖ Direct shares</li> <li>❖ SMSF</li> </ul>

## What services and products are we authorised to provide to you?

Focused Financial Advice Pty Ltd is licensed to provide financial product advice and deal in the following financial products:

- ✓ Basic deposit products, and deposit products other than basic deposit products;
- ✓ Debentures, stocks, or bonds, issued, or proposed to be issued, by a government;
- ✓ Life products, including investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
- ✓ Interests in managed investment schemes, including investor directed portfolio services;
- ✓ Retirement savings accounts (“RSA”) products (within the meaning of the Retirement Savings Account Act 1997);
- ✓ Securities; and
- ✓ Superannuation.

We are authorised to provide these services and products to both retail and wholesale clients.

There is an important difference between ‘general advice’ and ‘personal advice.’ When we give ‘general advice,’ it does not take your individual goals, financial situation, or needs into account. However, if we provide ‘personal advice,’ we will consider your objectives, financial situation, and needs before making a recommendation.

We will only provide services to you with your prior, informed consent. If you do not understand any of the information in this Website Disclosure Information or have any other questions relating to the terms on which we will be acting, please contact us.

In providing our services, other financial matters may arise. However, we are only authorised to advise you on the financial products and services described above. For help with other matters, please seek advice from an appropriate professional.

## What fees and commissions are payable to us?

Fees for providing you with our services are received by Focused Financial Advice Pty Ltd as the Licensee.

Unless otherwise stated, all fees and commissions in this Website Disclosure Information are inclusive of GST.

### Service fees

Your adviser will clearly explain the fees to you and get your agreement before providing any services. The fees you may be charged are described below. You may be charged one, or a combination, of these fees. Your adviser may be remunerated through a flat dollar fee, hourly rate fee, percentage fee, commissions on insurance payments from product providers (where applicable), or any combination of the above.

### Fees for advice

Your adviser may charge a fee for preparing, presenting, and implementing financial advice tailored to your circumstances. The amount of this fee will depend on your individual situation, the complexity of your financial needs, and the time required to prepare and provide your advice. Your adviser will discuss and agree on these fees with you before giving you any advice.

### Ongoing advice fees

Your adviser may charge ongoing fees if you require regular reviews of your portfolio or other ongoing services. This fee will be agreed with you and can either be a fixed amount or based on the value of the investments managed and/or the time needed to review your financial position.

### Commissions

If you purchase a financial product through us, Focused Financial Advice may receive initial and/or ongoing commissions from the product provider. These commissions are included in the fees or premiums you pay – they are not an extra cost. In some cases, we may agree to rebate part or all of these commissions to you.

Super Experts Pty Ltd does not directly receive any commissions from your acquisition of any financial product that is recommended to you.

## Life insurance commissions

Focused Financial Advice and its authorised representatives, may receive initial commissions from insurance providers when you take out a recommended insurance product. These commissions are paid by the insurance company and are included in the amount you pay – they are not an extra charge to you. Initial commissions are paid in the first year of your policy. The amount of commission varies depending on the policy cost, which includes premiums and any fees related to the product.

Focused Financial Advice may also receive ongoing commissions from the insurer after the first year of your policy. If you decide to increase your insurance cover, additional initial and ongoing commissions may apply based on the increased policy cost. Ongoing commissions for client-initiated increases start from the first anniversary of the increase.

Date a new product is issued	Initial commission (% of annual policy cost or increase excl. GST)	Ongoing commission p.a. (% of annual policy cost or increase excl. GST)
Before 1 January 2018 or before 1 April 2018 when the application was received prior to 1 January 2018	0 – 140%	0 – 38.5%
1 January 2018 – 31 December 2018*	0 – 80%	0 – 20%
1 January 2019 – 31 December 2019*	0 – 70%	0 – 20%
From 1 January 2020*	0 – 60%	0 – 20%

\* Focused Financial Advice may receive the pre-1 January 2018 commission rates above from the product issuer if: your policy was issued before 1 January 2018 and you exercise an option or apply for additional cover under your policy after 1 January 2018; or your policy was issued before 1 January 2018 and is replaced after 1 January 2018 to correct an administrative error.

## Relationships and Remuneration

### How are we and third parties remunerated?

The Licensee's directors and employees are remunerated by salary and may also be awarded an annual bonus. Bonuses will depend on several factors, including:

- ✓ company performance;
- ✓ professionalism and adherence to compliance procedures; and
- ✓ team performance.

The Licensee's shareholders may also receive a benefit based on the Licensee's ongoing company performance.

### Super Experts remuneration

Focused Financial Advice Pty Ltd, as the AFS Licensee, receives 100% of any revenue (including advice fees and insurance commissions) that are paid by you in connection with any services that you choose to receive.

Depending on any contractual arrangements, Super Experts Pty Ltd may receive “referral fees” where they refer you to a financial adviser, and you choose to proceed with any advice they have provided you. These referral fees may be up to 100% of any upfront or one-off fees paid by you.

Mr Corey Whitehead is a director of Super Experts Pty Ltd and is remunerated by way of a salary. Representatives of Super Experts Pty Ltd are remunerated by salary and may receive bonuses depending on company performance.

Where you are referred to a financial adviser by an individual representative of Super Experts Pty Ltd, the individual representative that you worked with may personally receive a commission based on whether you elected to proceed with the implementation of any financial advice, whether you paid your financial adviser an upfront fee for the services provided, and the quality of the service that the representative provided.

## Our Associations and Relationships

Super Experts Pty Ltd (ABN 25 658 602 816) (the Corporate Authorised Representative) is an Australian private company with liability limited by shares. Mr Corey Whitehead is a director of the company and is remunerated by way of invoice. Representatives of Super Experts Pty Ltd are remunerated by salary and may receive bonuses depending on both individual and company performance.

## Referral arrangements

### Referrals from a third party

At present Super Experts does not have any referral arrangement in place to pay a third-party referrer a referral fee, commission or other benefit. If this changes, we will make you aware of this prior to any financial advice, or other services, to you.

### Referrals to a third party

Super Experts maintains referral arrangements with certain advisers under Focused Financial Advice Pty Ltd, in exchange for a payment that is based on a proportion of any upfront or one-off fees that you pay to them. This remuneration may be anywhere from 0% to 100% of the amount of any upfront or one-off fees that you have paid in exchange for any financial advice services that you have opted to proceed with. Any fees that you may pay are decided solely between yourself and the adviser – and are not decided by Super Experts.

You may request more details about the way these people or entities are remunerated within a reasonable time after receiving this document and before any financial services are given to you. If remuneration or other benefits are calculable at the time personal advice is given, it will be disclosed at the time that personal advice is given, or as soon as practicable afterwards. If remuneration is not calculable at that time, a statement of how the remuneration is calculated will be given to you at the time the advice is given, or as soon as practicable afterwards.

By using or continuing to use our services, you agree that:

- ✓ All fees and charges received by us as described in this Website Disclosure Information (other than third party fees and charges) are a benefit given to us by you, in exchange for the services provided by us.

- ✓ We do not charge asset-based fees where you are investing using borrowed money.
- ✓ You understand, consent to, authorise, and direct us to charge you in this way.

## What arrangements may influence our advice to you?

The Licensee maintains an Approved Product List (“**APL**”), which contains a range of financial products from various providers **not** connected to the Licensee. Advisers are not limited to recommending only products from this list.

Occasionally, we may receive other forms of benefits from product providers or third parties, such as hospitality, training support, or sponsorship to attend professional development events like conferences.

We keep a register of benefits received that have a value between \$100 and \$300, as well as benefits relating to technology, software support, or educational purposes. You can request a copy of this register for a small fee.

## What should you do if you have a complaint?

If you have a complaint, you can contact us and discuss your complaint.

Please contact the Complaints Manager of our Licensee using any of the contact details at the start of this FSG. We will try and resolve your complaint quickly, fairly and within prescribed timeframes.

If the complaint cannot be resolved to your satisfaction within 30 days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA). AFCA provides a fair and independent financial services complaint resolution that is free to consumers.

**Website:** [www.afca.org.au](http://www.afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Telephone:** 1800 931 678 (free call)

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

## Compensation arrangements

We have arrangements in place to maintain adequate professional indemnity insurance as required by s912B of the Act. This insurance provides cover for claims made against us and our representatives, including claims in relation to the conduct of representatives who no longer work for us but who did so at the time of the relevant conduct.