# FINANCIAL SERVICES GUIDE – PART 1

Version 1.3, 26 October 2026

This Financial Services Guide (FSG) has been authorised for distribution by Guidance Advisers Pty Ltd (ABN 65 653 468 832), the holder of Australian Financial Services (AFS) Licence no. 540341 ('Guidance Advisers'). Guidance Advisers is the AFS Licensee that authorises your financial adviser ('Adviser') and their firm ('we', 'us', 'our') to provide financial services.

## Lack of Independence

Guidance Advisers is not independent, impartial or unbiased in relation to the provision of personal advice because:

a) We may receive commissions from life insurance products we recommend;
b) We are subject to restrictions by generally recommending products on our Approved Product List (APL); and
c) We may receive benefits (such as training or gifts) from product issuers with whom we have a relationship.

## Purpose of this Financial Services Guide (FSG)

This guide is designed to assist you in deciding whether to use the financial services we offer.

It contains important information about:

- The services we are authorised to provide;
- How we (and any other relevant parties) are remunerated for these services;
- Any potential conflicts of interest we may have; and
- Our internal and external dispute resolution procedure and how you can access them.

This FSG is provided in two parts and both parts must be read together:

**Part 1** contains information about Guidance Advisers and the general obligations and arrangements that apply to all authorised representatives.

**Part 2** is the Adviser Profile, which outlines information specific to your Adviser and their firm, including services offered and applicable fees.

## Other documents you may receive

In addition to this FSG, you may receive other disclosure documents depending on the services you access. Documents may be provided electronically to your nominated email address, unless agreed otherwise.

The following documents may be received by you when your Adviser provides financial services to you:

### Statement of Advice

If we provide you with personal financial advice (advice that takes into account your personal objectives, financial situation or needs), we will generally provide you with a Statement of Advice (SOA). The purpose of the SOA is to explain our advice, the basis for that advice, and any remuneration, associations or potential conflicts of interest that may have influenced the advice.

### Record of Advice

In certain circumstances, if you have previously been issued with a SOA, your Adviser may provide further advice without the need for another SOA. In these cases, a Record of Advice (ROA) will be prepared. The ROA will outline the advice, the reasons

for advice, and details of any remuneration payable by you and or/received by Guidance Advisers. Your Adviser may provide you with a copy of the ROA, alternatively, you have the right to request a copy of this record within seven years of the advice being provided.

**Product Disclosure Statement**

If we recommend a particular financial product to you, or offer to issue or arrange for you to acquire a financial product, we will generally provide you with a Product Disclosure Statement (PDS). The purpose of the PDS is to provide information about the product's features, risks, benefits and costs to help you make an informed decision about whether to acquire the product.

## About Guidance Advisers

Guidance Advisers is authorised to provide financial services to retail and wholesale clients in accordance with the conditions of our licence and the *Corporations Act 2001*.

Our role is to assist clients in making informed decisions about financial products and strategies. We are committed to delivering financial services in a professional, ethical and transparent manner and to always act in the best interests of our clients.

We maintain robust governance and compliance frameworks to ensure our services meet regulatory obligations and industry standards. Our team is made up of appropriately trained and qualified representatives who are authorised to provide advice and services on our behalf.

## Contact Information

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| Phone: | 1300 429 160 |
| Email: | compliance@guidance-advisers.com.au |
| Postal Address: | PO Box 267<br>Mermaid Beach QLD 4218 |

## Financial Services

Guidance Advisers is authorised to provide financial product advice and deal in a financial product (by applying for, acquiring, varying or disposing of a financial product on behalf of another person) to retail and wholesale clients in relation to the following classes of financial products:

- Deposit and payment products, including 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 and life risk insurance products (which may include Life, Trauma, Income Protection and Total and Permanent Disability);
- Interests in managed investment schemes including investor directed portfolio services;
- Retirement savings accounts "RSA" products;
- Securities;
- Superannuation including Self-Managed Superannuation.

Guidance Advisers is not authorised to provide Managed Discretionary Accounts (MDA) service to retail clients except when operating a registered scheme.

Guidance Advisers has a network of companies that we may refer you to. Please note, we are not responsible for general insurance services, real estate and direct property advice and legal and consulting advice.

Part 2 of this FSG (Adviser Profile) outlines the specific services your Adviser is able to advise on.

## Instructing us

Your adviser may accept instructions from you via phone, letter, email or fax. In some instances, your adviser can only accept written instructions from you, and they will let you know when this happens.

**Keeping records of your instructions**

Your adviser is required to maintain a paper or electronic record of your personal information, including details of your relevant personal circumstances. Your adviser is also required to maintain records of documentation for any financial advice given to you in the course of taking instructions from you, as well as any documents containing advice they have provided you.

## Privacy and Identity Obligations

We are required to collect information about you for the purpose of providing you with services such as preparing your financial plan, providing risk insurance advice, and reviewing your investments. We will from time to time disclose information about you to Authorised Representatives, insurance providers, superannuation trustees, and product issuers in connection with these purposes.

**Anti-Money Laundering and Counter-Terrorism Financing**

We are required under the *Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006* to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

## Remuneration and Fees

The fees charged for our advice and services may be based on a fixed dollar amount, a percentage of funds under management, or a combination of these methods. Generally, fees are payable by you, but in some cases (such as insurance), they may be paid by the product issuer in the form of a commission.

You may be charged fees for the preparation of your financial plan (Statement of Advice), the implementation of our recommendations, and for ongoing advice and reviews. The actual fee will depend on the complexity of your situation and the scope of advice required.

- **Initial Discussion:** We generally provide an initial discussion to identify your needs at no cost.
- **Advice Preparation and Implementation:** This fee covers the cost of researching your situation, preparing your financial plan (Statement of Advice), and then the administrative time spend implementing the agreed strategies and products. This fee generally ranges between $2,200 and $9,900 (inclusive of GST).
- **Ongoing or Fixed Term Advice:** This fee covers the cost to review your strategies and products and provide ongoing services. Depending on the level of service required, this fee generally ranges between $3,800 and $9,900 per annum (inclusive of GST).
- **Adhoc Advice:** For specific, adhoc or services not covered above, we may charge an hourly rate of up to $600 per hour (inclusive of GST).

The specific fees and rates applicable to you are set out in Part 2 of this FSG (Adviser Profile) and will be confirmed in your Letter of Engagement or Statement of Advice.

**Insurance Commissions**

If we recommend a life insurance product, we may receive a commission from the insurer. This commission is built into the premium and is not an additional cost to you.

- **Upfront Commission:** We may receive up to 66% (including GST) of the first year's premium.
- **Ongoing (Trail) Commission:** We may receive up to 22% (including GST) of the premium for each subsequent year the policy remains in force.

Example: If your insurance premium is $1,000, we may receive up to $660 (including GST) initially and $220 (including GST) per year thereafter.

**Payment Flow**

All fees and commissions are paid to Guidance Advisers (the Licensee). The Licensee retains $6,600 (including GST) per month from these amounts as remuneration for the provision of licensing, compliance and supervision services. Any remaining amounts are then paid to your Corporate Authorised Representative (as detailed in Part 2 of this FSG).

**Other Benefits**

We may receive other benefits from product providers, such as sponsorship of training events or small gifts. We maintain a register of these benefits. We do not accept any benefit valued at more than $300 unless it is for genuine education or training purposes.

## Associations and Relationships

Guidance Advisers Pty Ltd is a privately owned company and is not a subsidiary of, or controlled by, any bank, insurance company, or fund manager.

Guidance Advisers may have commercial arrangements with certain product issuers. These arrangements may involve:

- Receiving non-monetary benefits such as technical support, education resources, or software from product issuers to assist in the provision of advice.
- Receiving payments from product issuers to sponsor our training conferences and professional development days. These payments help cover the costs of training our advisers but do not influence the selection of products on our Approved Product List (APL).

**Approved Product List (APL)**

Guidance Advisers authorises your adviser to recommend a specific range of financial products known as an Approved Product List (APL). These products have been assessed through a due diligence process which may include the use of independent research providers.

The APL includes a broad range of products from various issuers.

While the APL is extensive, there may be circumstances where a product on the list is not appropriate for your specific needs. In these cases, your adviser may recommend a product outside of the APL, provided it meets Guidance Advisers' approval requirements and is in your best interests.

**Referral Fees**

If you have been referred to your Adviser or to us by a third party, a referral payment may be made to the referrer by us or your Adviser.

Please note, referral fees may not be received by or paid to Guidance Advisers or your Adviser individually. This is to ensure that no conflicts of interest can arise.

## Complaint Handling and Dispute Resolution

We are committed to providing you with quality financial services. If you are unhappy with our services, we have a dispute resolution system in place to assist you.

**Step 1:** Please contact your adviser directly to outline your concerns and seek a resolution.

**Step 2:** If your complaint is not resolved by your adviser, or if you prefer to contact the us directly, please lodge a complaint with Guidance Advisers:

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| Phone: | 1300 429 160 |
| Email: | compliance@guidance-advisers.com.au |
| Postal Address: | PO Box 267<br>Mermaid Beach QLD 4218 |

We will acknowledge receipt of your complaint, investigate the matter, and provide you with a written response detailing the outcome. We must provide this response within 30 calendar days of receiving your complaint.

**Step 3:** If you are not satisfied with the response from Guidance Advisers, or if we have not responded to you within 30 calendar days, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

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| Website: | www.afca.org.au |
| Phone: | 1800 931 678 |
| Email: | info@afca.org.au |
| Postal Address: | Australian Financial Complaints Authority<br>GPO Box 3<br>Melbourne VIC 3001 |

**Privacy Complaints**

If you wish to complain about any breach or potential breach of our privacy policy or the Australian Privacy Principles, please contact us via the details below:

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| Phone: | 1300 429 160 |
| Email: | compliance@guidance-advisers.com.au |
| Postal Address: | PO Box 267<br>Mermaid Beach QLD 4218 |

Your complaint will be considered and responded to within seven (7) days. If you are unhappy with our response, you are entitled to contact the Office of the Australian Information Commissioner (OAIC).

## Professional Indemnity Insurance

Guidance Advisers has Professional Indemnity Insurance in place and these arrangements comply with the requirements for compensation under section 912B of the *Corporations Act 2001*. The Professional Indemnity Insurance is subject to terms and exclusions and generally covers claims arising from the actions of our current and former employees or Authorised Representatives whilst they acted on behalf of Guidance Advisers.