



FD AFSL Pty Ltd
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AFSL 341678
Suite 10 Level 3, 1 Mona Vale Road,
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www.financialdecisions.com.au

Financial Services Guide

Part 1

Version 2, Prepared on 12 February 2026

The purpose of this Financial Services Guide (FSG) is to assist you in deciding whether to use any of our services by providing you with important information about the types of services we provide, how we are remunerated, our interests and associations, and details about your rights should you have a complaint about the advice or services we have provided to you.

It is important that you read and understand this FSG. Should you have any questions please contact us to discuss them.

Where we provide you with a financial service, you may receive a Statement of Advice from us, which sets out our personal advice to you. You may also receive a Product Disclosure Statement which sets out information about a financial product you can acquire. These documents are explained in more detail in the following pages.

In this document any reference to “the licensee” or “we” or “us” or “our” means FD AFSL Pty Ltd, Australian Financial Services Licence (AFSL) number 341678. Reference to “financial adviser” means a representative of FD AFSL Pty Ltd.

Not independent

FD AFSL Pty Ltd and its authorised representatives receive commission on the sale of life risk insurance products, and we recommend our own MDA Services where appropriate. As such, we are neither independent, impartial, or unbiased as defined in Section 923A of the Corporations Act.

This document must be read in conjunction with the FSG which your financial adviser will give you (Part 2). Part 2 explains the range of financial advice services offered by the financial adviser, and the cost and remuneration arrangements relevant to those services.

Who is responsible for providing you with advice and services?

We hold an AFS Licence issued by the Australian Securities and Investments Commission (**ASIC**), which enables us to offer financial advice services. As the licensee, we are responsible for the delivery of the services provided by our financial advisers.

The services we can provide:

Our AFS licence permits us to deal, and provide financial product advice to retail clients and wholesale clients, in the following areas:

- deposit and payment products (basic and non-basic);
- government debentures, bonds or hybrids;
- life insurance products (investment and risk);
- managed investment schemes (including investor directed portfolio services);
- MDA services;
- retirement savings accounts;
- securities;
- superannuation;
- standard margin lending facilities.

We can provide specialist advice and services in the following areas:

- wealth creation;
- retirement planning;
- direct equities;
- margin lending
- debt management;
- strategic advice about consumer credit and consumer credit referrals;
- self-managed superannuation funds;
- corporate superannuation;
- personal insurances;
- business insurance (other than general insurance);
- succession planning;
- estate planning; and
- Managed Discretionary Account Services

Not all of our financial advisers can advise on every one of these areas, and some may be restricted to providing advice and services in only some of the above areas.

Additionally, our advisers are all registered to provide Tax (Financial) Advice services. Based on the information collected from you, your adviser will consider the tax consequences of the financial advice they provide. However, this financial advice will not include a full assessment of your overall tax position or your tax liabilities and obligations. You should seek specialist tax advice from your accountant.

The services we cannot provide:

Services that cannot be provided under our AFSL include:

- Derivatives;
- Personal advice relating to acquisition, development or disposal of direct property. Advice relating to direct property acquisition or investment will only relate to the investment strategy of an investment in property, such as asset sector allocation, cashflow and capital expenditure budgeting

You should rely only on the financial services described in this document.

What is our Approved Product List?

FD AFSL Pty Ltd has an extensive Approved Product List. This means we are not limited to recommending products from a particular organisation when choosing an appropriate product to suit your objectives, financial situation and needs. The recommendations will be made after conducting an investigation into the financial products and may require us to consider a product that is not on the Approved Product List. All products on the Approved Product List are supported by research from external and/or internal research experts. We conduct due diligence on external research report providers that provide us with research. Should we consider it in your interests to use a non-approved product, we follow a rigorous review and approval process to ensure the product is appropriate for your circumstances.

Information we require to provide you with appropriate advice

We require full details of your personal objectives and needs, your current financial situation and any other information that is relevant to your reasons for seeking our advice. If you provide us with either incomplete or inaccurate information, the advice you receive may not be appropriate, and you would need to assess this, and be accountable for your own actions in light of your true circumstances.

As a business operating in Australia, we are required to adhere to the Australian Privacy Principles (APPs) contained in the Privacy Act 1988 (Cth) (the Privacy Act), which regulate the collection, storage, use, and disclosure of personal and sensitive information. Information about how we comply with the APPs can be found in the Privacy Policy available on our website www.financialdecisions.com.au or you can request a copy from us through any of the contact details on page 1 of this FSG.

How will we provide our advice to you?

Personal advice will be provided in writing, in a document called a Statement of Advice (**SoA**). This document sets out your personal circumstances and your needs and objectives, and then explains the resulting strategy and recommendations. The SoA will also, among other things, tell you about:

- The basis on which the advice is given;
- The cost of the advice including the fees payable and any commissions we may receive; and
- Any associations we have with other parties which may have the potential to influence the advice we give you.

If there hasn't been a significant change to your personal circumstances any further advice may be provided to you in a Record of Advice (**RoA**). A copy of the RoA will be issued to you at the time the further advice is provided. You can request a copy of an RoA by contacting us using any of the contact details on page 1 of this FSG up to 7 years after the advice was provided to you.

Where our advice recommends a financial product, we will provide you with a Product Disclosure Statement (**PDS**). The purpose of a PDS is to assist you to make an informed decision about whether to acquire the financial product, as it contains a description of the product features, risks and benefits, and information about your cooling-off rights (if applicable). You should read and understand the PDS prior to making a decision about any product. If you have any questions, these should be raised with your financial adviser.

If you instruct us to arrange a transaction without obtaining our advice, we may be able to deal in or arrange those products by carrying out your instructions on an execution-only basis. If you do not obtain advice, you face the risk that the financial product/s you select will not fully take into account your objectives, financial situation or needs, and we cannot be liable for any losses that are incurred from carrying out your instructions, or where you have declined to act in accordance with our advice.

How can you give us instructions?

You may instruct us by telephone, in writing, or email. The FSG Part 2 provides the contact details of your adviser to provide instructions. We cannot act upon all written or email instructions without verbal confirmation. Similarly, we may write to you confirming the substance of a verbal instruction prior to taking action.

If we execute your transactional instructions in instances where you have declined the offer of personal advice, you will be required to sign a letter confirming the instruction was execution-only.

However, for your own protection you should never:

- Sign any blank forms or documents;
- Nominate a financial adviser to receive statements or records where you do not also receive a copy; or
- Appoint a financial adviser generally to act as your agent or authorised signatory.

We will never send you a direct link to transfer funds in the body of an email. It is common for scammers to impersonate financial institutions and intermediaries such as financial advisers to obtain access to your money, for instance by providing fraudulent email instructions to transfer funds into an incorrect account. Please contact us immediately if you ever wish to verify the authenticity of an email you receive purporting to be from a product issuer or from us.

Relationships and associations

The accounting and taxation services referred to in this Financial Services Guide are offered by Financial Decisions Tax and Accounting. AZFD Pty Ltd has a 100% ownership and interest in Financial Decisions Tax and Accounting.

Financial Decisions Tax and Accounting Pty Ltd

ABN 99 603 371 624

Tax Agent Registration Number 26254818

What fees are payable for our services?

The types of fees that your adviser may charge are explained below. The FSG Part 2 contains your adviser's fee schedule.

Initial advice:

A fee may be charged for our initial advice, which would cover the cost of preparing a SoA. This may either be an all-encompassing fee, or a second fee, called an implementation fee, which may be payable if you proceed with implementing the advice provided. The fee will be determined by your financial adviser once the complexity of the advice to be provided is understood and agreed with you.

Ongoing services

The benefit of receiving personal financial advice often comes from the ongoing relationship that you establish with your financial adviser, so that your financial strategy and products are regularly reviewed against the markets and changes to your circumstances or goals.

If your adviser considers ongoing services are necessary to keep your financial plan tracking to achieve your goals, the level of service, and fees payable, will be discussed and agreed by you in writing.

Execution-only or ad hoc services

These services may be charged on a per transaction basis, or included in an ongoing services cost, where applicable.

Please ensure that you refer to the FSG Part 2 (which contains more detail about the costs of the services that your adviser can provide) before you make any commitment.

The fees which you pay for financial advice are separate to fees which are paid to the product issuers. It is important that you fully understand the types of fees and costs, and the total cost borne by you, on an annual basis.

Do we receive commissions?

Initial and ongoing commissions from insurance providers may be paid to the Licensee, who will pass on the full amount to the Corporate Authorised Representative (CAR), by the insurance company if you acquire the cover recommended by them. The value or cost of the commissions are included in the cost of what you pay for the insurance and are not an additional cost payable by you. Details of any commissions the Licensee, CAR or ARs may receive are in the FSG Part 2 and will also be explained in your SoA if personal risk insurances are recommended.

What to do if you have a complaint:

If you have a complaint or concern about the service provided to you, we encourage you to take the following steps:

1. Review our public complaint policy located on our website www.financialdecisions.com.au.
2. Contact your financial adviser first to attempt to resolve your complaint.
3. If you are unable to resolve the complaint with your financial adviser, contact us about your concern using any of the contact details on page 1. We will try to resolve your complaint quickly, fairly and within prescribed time frames.
4. If your complaint is not resolved to your satisfaction within 30 days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

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

Our compensation arrangements

We have arrangements in place to maintain adequate professional indemnity insurance as required by s912B of the Corporations Act 2001. This insurance provides cover for claims made against us and our financial advisers, including claims in relation to the conduct of financial advisers who no longer work for us but who did so at the time of the relevant conduct.

Appendix 1

Managed Discretionary Account Services

A Managed Discretionary Account (MDA) is a financial service that allows an Australian Financial Services Licensee (and its authorised representatives), such as FD AFSL Pty Ltd, to invest in financial products on behalf of a client and/or manage a client's (financial product) investment portfolio, on a discretionary basis. Usually, we will do this using a regulated platform.

We are authorised by the Australian Securities & Investments Commission (ASIC) to advise and deal in an MDA service and the client must enter into an MDA contract with us if they wish to use these services. The terms of the contract are set out principally here in this FSG, but also in your Statement of Advice. We do not outsource any functions of ours as an MDA operator.

The MDA contract allows us to rebalance a client's portfolio, or replace a financial product with another, for a particular reason, without having to contact the client and obtain the client's authority to make the changes. These actions may be necessary for example in times of market volatility, which is outside normal circumstances, or if the portfolio is overweight in a particular asset class.

MDA clients must also sign a section of the regulated platform's application form which directs the platform operator to take instructions from us, on behalf of the client, and act on those instructions.

The MDA service offered by FD AFSL Pty Ltd is limited to this discretion and authority (Authority).

The MDA service is optional for the clients of FD AFSL Pty Ltd.

What are the significant risks associated with using a MDA service?

Risks associated with the Authority

- a) The Authority allows FD AFSL Pty Ltd to make changes to a client's investments without seeking the client's prior authority. By giving us the Authority, the client is bound by our actions and the changes we make to the client's investments (as long as the changes are within the limits of the Authority and in accordance with the Corporations Act). It is important that a client understands what we are authorised to do and carefully read and understand the activities that the client is authorising us to perform on the client's behalf.
- b) Neither FD AFSL Pty Ltd, nor any related or associated person or body corporate guarantees or makes any representations concerning the future performance of investments, the return of capital, any specific level of performance, the success or tax effect of any strategy that we may use, or the success of our overall decisions pursuant to the Authority.
- c) The investment decisions made by FD AFSL Pty Ltd are subject to various market, currency, economic, environmental, political and business risks, and that those investment decisions will not always be profitable.
- d) There is also a risk that FD AFSL Pty Ltd's management and investment decisions will not achieve a client's expectations and needs or that a regulated platform may not act as it should.
- e) These risks may affect the value of a client's investment and the return it may receive.

How does a client give instructions about the exercising of rights relating to the financial products in its portfolio?

Managed funds: Managed funds held through the MDA generally do not have rights or entitlements that a client can exercise because the investment is owned by the regulated platform operator or its custodian/administrator, with the client having beneficial ownership. If any rights or entitlements are offered, FD AFSL Pty Ltd will seek the client's instructions on how to exercise those rights or entitlements.

Securities: If the regulated platform offers particular securities that can be purchased via the platform, those securities may have rights or entitlements attached to them. For these rights to be exercised by a client, generally the securities must be registered in the client's name. Typically, securities offered by a regulated platform are registered in the name of the platform's custodian/administrator with the client having beneficial ownership. It is possible that the custodian/administrator may, but not always, inform the beneficial owner, or the owner's adviser, of any new rights or entitlements and request instructions on how to proceed. Your adviser will exercise, on your behalf, all rights that relate to your portfolio arising from corporate actions and communications about your portfolio assets.

Does a client have to enter into a contract for FD AFSL Pty Ltd to provide MDA services?

Yes. Before we provide a client with any MDA services the client must first enter into an MDA contract with us. This contract will set out the terms and conditions of the Authority and also an appropriate investment programme. The terms of this contract are set out principally here in this FSG.

Who prepares the investment programme?

FD AFSL Pty Ltd will prepare an investment programme for each MDA client. We will rebalance a client's portfolio to ensure the portfolio remains consistent with the investment programme.

Will the investment programme in the MDA contract comply with the law?

Yes, it will. The relevant law is the Corporations Act.

FD AFSL Pty Ltd may either provide a client with an investment programme as part of the MDA contract or a separate investment programme with the MDA contract.

In either case the client's investment programme will comply with Division 3 of Part 7.7 and Division 2 of Part 7.7A of the Corporations Act. This means that we must determine if the MDA is appropriate for a client based on the client's personal circumstances, needs and financial position, and provide a Statement of Advice that includes our recommendations and remuneration disclosure. The Statement of Advice may either form part of the contract or be a separate document.

The MDA contract will also contain:

- statements about the nature and scope of the discretions that FD AFSL Pty Ltd will be authorised and required to execute under the MDA contract and any investment strategy that is to be applied in exercising those discretions;
- information about any significant risks associated with the MDA contract;
- the basis in which we consider the MDA contract to be suitable for a client; and
- particular warnings if FD AFSL Pty Ltd has formed the view that a client has provided us with inaccurate or limited information, and that the service may not be suitable for a client if any relevant personal circumstances change.

Who is responsible for reviewing the investment programme?

FD AFSL Pty Ltd is required to review the investment programme at least once every 13 months to ensure that it remains suitable for a client.

If FD AFSL Pty Ltd does conduct a review, it will provide the process in a separate document.

Warning: The MDA contract may not be suitable for you if you provide us with inaccurate or limited information, and not suitable for you if any relevant personal circumstances change.

Does FD AFSL Pty Ltd provide custodial or depository services for a client's portfolio?

FD AFSL Pty Ltd does not provide custodial or depository services. A client's portfolio interests in the regulated platform are held by the operator of the regulated platform or its custodian/administrator. Their contact details will be in the documents which explain the regulated platform.

Are there any costs for using FD AFSL Pty Ltd MDA services?

There are no costs payable to FD AFSL Pty Ltd for clients to use the MDA services, although regulated platforms may charge fees and costs (detailed in their documentation) and any commissions or other payments received by us will be detailed in the Statement of Advice provided to the client.

Financial Services Guide

Part 2

Version 1, Prepared on 9 December 2025

Tim Brosnan

Financial Decisions

This document should be read together with the FSG issued by FD AFSL Pty Ltd ("the Licensee"). The Licensee has authorised the distribution of this FSG and this document is referred to as Part 2 in that FSG.

AZFD Pty Ltd, trading as Financial Decisions, is a Corporate Authorised Representative (CAR) ASIC number 001318814) of FD AFSL Pty Ltd (AFSL Number 341678) and Tim Brosnan is sub-authorised to provide financial services on behalf of FD AFSL Pty Ltd.

Who is Financial Decisions?

For over 20 years Financial Decisions has been advising individuals and companies on how to build stronger financial futures. Our team of highly qualified financial advisers offer years of experience in all areas of financial planning. The advisory team is supported by a group of exceptional support staff who are dedicated to meeting the needs of our clients in a timely and professional manner.

Our objective is to create lasting partnerships with our clients and their families through an integrated approach to servicing their overall financial needs. Ultimately, we aim to manage, protect and maximise their wealth over the long-term.

Who is your financial adviser?

Your financial adviser is Tim Brosnan with Authorised Representative number 001000063.

In this document, the terms, 'I' and 'me' refers to Tim Brosnan and, 'us', 'we' and 'our' refers to Financial Decisions and me. We are the providing entities for financial services provided by you.

You can contact us using any of the details shown above or on the last page of this FSG.

What experience and qualifications does your adviser have?

Tim has been a Financial Adviser with Financial Decisions for over 15 years.

Tim holds a Bachelor of Business, Advanced Diploma of Financial Planning and is the Licensee's Responsible Manager. He has undertaken the ASX Accredited Listed Products Adviser and SMSF courses with Kaplan.

What areas can your adviser provide advice in?

We are authorised by the Licensee to provide advice and services in the following areas:

- Basic deposit products;
- Non-basic deposit products, such as term deposits;
- Debentures, stocks or bonds issued (or proposed to be issued) by a government;

- Life products including investment life and life risk insurance products;
- Interests in managed investment schemes including investor directed portfolio services;
- MDA Services;
- Retirement savings accounts;
- Superannuation including self-managed superannuation funds;
- Securities, including direct equities; and
- Margin lending

We are not authorised to provide advice and services in the following areas:

- Derivatives;

When we provide financial services on behalf of the Licensee, the Licensee is acting on its own behalf. When we deal on behalf of the Licensee, the Licensee is acting on your behalf as its client.

If you require advice or services in any of these areas, I will refer you to another professional financial adviser who can assist.

What fees and commissions are payable for our services, and how are we paid?

Our fees and commissions will be discussed and agreed to by you prior to any services being provided.

All fees and commissions are paid to the Licensee, who will promptly remit to Financial Decisions all commission, fees, revenue and other payments received in respect to the provision of services by Financial Decisions and the ARs. I receive a salary as an employee of AZFD Pty Ltd and may also receive profit share and distributions in my capacity as a Shareholder. No portion of your fees, nor any commissions, are paid directly to me.

The following fees and commissions relate to the services we are authorised to offer by the Licensee.

All fees and commissions captured include GST.

Initial advice fee

A fee may be payable for the preparation of our written financial advice. Our advice fees range from \$2,200 to \$20,000 and are based upon the complexity of your relevant circumstances and the advice required to address your needs and objectives.

Implementation fee

Should you accept our recommendations, we may charge an implementation fee to cover the time taken to implement your strategy, which may include liaising with your existing financial product issuers, arranging for new products to be opened on your behalf, facilitating rollovers, contributions or transfers. This fee will be calculated when we form our recommendations and explained in your Statement of Advice.

Ongoing advice and review fees

Where appropriate, we may offer you a review service to ensure your financial plan is reviewed regularly and adjusted to respond to changes in the external environment such as economy and markets, and changes to your personal circumstances and goals. The fees payable for our service packages depend upon the complexity of your situation and the number of reviews per annum. The fee for the ongoing advice service is calculated as either a set dollar amount or a percentage of your investments. Ongoing advice fees may increase each year in line with the Consumer Price Index or by a fixed amount or fixed percentage each year. We will advise you if this fee will increase as a result of CPI.

We will provide a separate service agreement, which will detail the services to be provided, and the costs prior to engaging.

Example of ongoing advice service fees

Fee structure: Percentage based fee of Funds Under Management (FUM). Any amounts based on a percentage may vary over time, and, as such, the dollar amounts shown should only be used as a guide.

The amount shown is an estimate only of the total annual amount and is split into monthly payments from your account. It is based on the following tier ongoing advice fee percentage of the account balance \$2,000,000.00.

Funds Under Management (FUM)		%Tier
\$0	\$500,000	1.10%
\$500,000	\$1,500,000	0.90%
\$1,500,000	\$2,500,000	0.70%
\$2,500,000	\$5,000,000	0.60%
over	\$5,000,000	0.40%

If you accept our advice and services to manage your portfolio valued at \$2,000,000, then the ongoing portfolio management fees based on the above fee scale will be \$18,000 per annum (averaging 0.90% of the portfolio value). Please note that the above rates are an example only.

Execution-only or ad hoc services

If you require additional services that are not covered by any of the fees scheduled above, we will advise you if fees apply and confirm your authorisation to act. Ad-hoc fees are typically levied on an hourly rate of \$330.

Commissions paid to us by life insurance providers

Initial and ongoing commissions from insurance providers may be received by us. These commissions are paid by the insurance company if you acquire the cover we recommend. The value or cost of the commissions are included in the cost of what you pay for the insurance and are not an additional cost to you. The commissions we receive will be disclosed in your SoA with our recommendations.

If you initiate an increase to your cover (resulting in an increase in the cost of premium payable by you to the insurance company), a further initial commission and an increase in the receipt of ongoing commissions may be paid on the value of the annual increase to your policy cost.

Level Commissions

Where we recommend the use of a level commission arrangement the Licensee will receive up to 33% of your annual insurance premium.

Upfront Commissions

Policies put into place after 1 January 2020 - Upfront commission of 66% on the first year's premium, and ongoing commission of 22% on the renewal premium.

Example

We recommend you put into place an insurance policy after 1 January 2020 and the premium is \$2,000. The Licensee would receive 66% or \$1,320 of the first year's premium as an upfront commission, and 22% or \$440 of the renewal premium assuming it remains unchanged each year.

Contact us

If you have any questions about our financial services, please do not hesitate to contact us:

Tim Brosnan

Po Box 484, Mona Vale NSW 2103

Telephone: 02 9997 4647

Email: tim.brosnan@financialdecisions.com.au

Matthew Collins

Financial Decisions

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Who is Financial Decisions?

For over 20 years Financial Decisions has been advising individuals and companies on how to build stronger financial futures. Our team of highly qualified financial advisers offer years of experience in all areas of financial planning. The advisory team is supported by a group of exceptional support staff who are dedicated to meeting the needs of our clients in a timely and professional manner.

Our objective is to create lasting partnerships with our clients and their families through an integrated approach to servicing their overall financial needs. Ultimately, we aim to manage, protect and maximise their wealth over the long-term.

Who is your financial adviser?

Your financial adviser is Matthew Collins with Authorised Representative number 001000061.

In this document, the terms, 'I' and 'me' refers to Matthew Collins and, 'us', 'we' and 'our' refers to Financial Decisions and me. We are the providing entities for financial services provided by you.

You can contact us using any of the details shown above or on the last page of this FSG.

What experience and qualifications does your adviser have?

Matt has worked in the financial services industry for over 25 years.

He is a member of both the Association of Financial Advisers and the International Million Dollar Round Table (MDRT), The Premier Association of Financial Professionals®.

Matt has a Diploma of Financial Services (Financial Planning) from Deakin University.

What areas can your adviser provide advice in?

We are authorised by the Licensee to provide advice and services in the following areas:

- Basic deposit products;
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- Debentures, stocks or bonds issued (or proposed to be issued) by a government;
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If you require advice or services in any of these areas, I will refer you to another professional financial adviser who can assist.

What fees and commissions are payable for our services, and how are we paid?

Our fees and commissions will be discussed and agreed to by you prior to any services being provided.

All fees and commissions are paid to the Licensee, who will promptly remit to Financial Decisions all commission, fees, revenue and other payments received in respect to the provision of services by Financial Decisions and the ARs. I receive a salary as an employee of AZFD Pty Ltd and may also receive profit share and distributions in my capacity as a Shareholder. No portion of your fees, nor any commissions, are paid directly to me.

The following fees and commissions relate to the services we are authorised to offer by the Licensee.

All fees and commissions captured include GST.

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A fee may be payable for the preparation of our written financial advice. Our advice fees range from \$2,200 to \$20,000 and are based upon the complexity of your relevant circumstances and the advice required to address your needs and objectives.

Implementation fee

Should you accept our recommendations, we may charge an implementation fee to cover the time taken to implement your strategy, which may include liaising with your existing financial product issuers, arranging for new products to be opened on your behalf, facilitating rollovers, contributions or transfers. This fee will be calculated when we form our recommendations and explained in your Statement of Advice.

Ongoing advice and review fees

Where appropriate, we may offer you a review service to ensure your financial plan is reviewed regularly and adjusted to respond to changes in the external environment such as economy and markets, and changes to your personal circumstances and goals. The fees payable for our service packages depend upon the complexity of your situation and the number of reviews per annum. The fee for the ongoing advice service is calculated as either a set dollar amount or a percentage of your investments. Ongoing advice fees may increase each year in line with the Consumer Price Index or by a fixed amount or fixed percentage each year. We will advise you if this fee will increase as a result of CPI.

We will provide a separate service agreement, which will detail the services to be provided, and the costs prior to engaging.

Example of ongoing advice service fees

Fee structure: Percentage based fee of Funds Under Management (FUM). Any amounts based on a percentage may vary over time, and, as such, the dollar amounts shown should only be used as a guide.

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\$1,500,000	\$2,500,000	0.70%
\$2,500,000	\$5,000,000	0.60%
over	\$5,000,000	0.40%

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Execution-only or ad hoc services

If you require additional services that are not covered by any of the fees scheduled above, we will advise you if fees apply and confirm your authorisation to act. Ad-hoc fees are typically levied on an hourly rate of \$330.

Commissions paid to us by life insurance providers

Initial and ongoing commissions from insurance providers may be received by us. These commissions are paid by the insurance company if you acquire the cover we recommend. The value or cost of the commissions are included in the cost of what you pay for the insurance and are not an additional cost to you. The commissions we receive will be disclosed in your SoA with our recommendations.

If you initiate an increase to your cover (resulting in an increase in the cost of premium payable by you to the insurance company), a further initial commission and an increase in the receipt of ongoing commissions may be paid on the value of the annual increase to your policy cost.

Level Commissions

Where we recommend the use of a level commission arrangement the Licensee will receive up to 33% of your annual insurance premium.

Upfront Commissions

Policies put into place after 1 January 2020 - Upfront commission of 66% on the first year's premium, and ongoing commission of 22% on the renewal premium.

Example

We recommend you put into place an insurance policy after 1 January 2020 and the premium is \$2,000. The Licensee would receive 66% or \$1,320 of the first year's premium as an upfront commission, and 22% or \$440 of the renewal premium assuming it remains unchanged each year.

Contact us

If you have any questions about our financial services, please do not hesitate to contact us:

Matthew Collins

Po Box 484, Mona Vale NSW 2103

Telephone: 02 9997 4647

Email: matt@financialdecisions.com.au

Blake Conde

Financial Decisions

This document should be read together with the FSG issued by Financial Decisions Pty Ltd ("the Licensee"). The Licensee has authorised the distribution of this FSG and this document is referred to as Part 2 in that FSG.

AZFD Pty Ltd, trading as Financial Decisions, is a Corporate Authorised Representative (CAR) ASIC number 001318814) of Financial Decisions Pty Ltd (AFSL Number 341678) and Blake Conde is sub-authorised to provide financial services on behalf of Financial Decisions Pty Ltd.

Who is Financial Decisions?

For over 20 years Financial Decisions has been advising individuals and companies on how to build stronger financial futures. Our team of highly qualified financial advisers offer years of experience in all areas of financial planning. The advisory team is supported by a group of exceptional support staff who are dedicated to meeting the needs of our clients in a timely and professional manner.

Our objective is to create lasting partnerships with our clients and their families through an integrated approach to servicing their overall financial needs. Ultimately, we aim to manage, protect and maximise their wealth over the long-term.

Who is your financial adviser?

Your financial adviser is Blake Conde with Authorised Representative number 001003205.

In this document, the terms, 'I' and 'me' refers to Blake Conde and, 'us', 'we' and 'our' refers to Financial Decisions and me. We are the providing entities for financial services provided by you.

You can contact us using any of the details shown above or on the last page of this FSG.

What experience and qualifications does your adviser have?

Blake has been in financial services and banking for the past 10 years.

Blake has a Bachelor of Business (Finance) from ACU National, an Advanced Diploma of Financial Planning from Kaplan, and is a Certified Financial Planner (CFP) as designated through the FPA.

What areas can your adviser provide advice in?

We are authorised by the Licensee to provide advice and services in the following areas:

- Basic deposit products;
- Non-basic deposit products, such as term deposits;
- Debentures, stocks or bonds issued (or proposed to be issued) by a government;
- Life products including investment life and life risk insurance products;
- Interests in managed investment schemes including investor directed portfolio services;
- MDA Services;
- Retirement savings accounts;
- Superannuation including self-managed superannuation funds;
- Securities, including direct equities; and
- Margin lending

We are not authorised to provide advice and services in the following areas:

- Derivatives;

When we provide financial services on behalf of the Licensee, the Licensee is acting on its own behalf. When we deal on behalf of the Licensee, the Licensee is acting on your behalf as its client.

If you require advice or services in any of these areas, I will refer you to another professional financial adviser who can assist.

What fees and commissions are payable for our services, and how are we paid?

Our fees and commissions will be discussed and agreed to by you prior to any services being provided.

All fees and commissions are paid to the Licensee, who will promptly remit to Financial Decisions all commission, fees, revenue and other payments received in respect to the provision of services by Financial Decisions and the ARs. I receive a salary as an employee of AZFD Pty Ltd and may also receive profit share and distributions in my capacity as a Shareholder. No portion of your fees, nor any commissions, are paid directly to me.

The following fees and commissions relate to the services we are authorised to offer by the Licensee.

All fees and commissions captured include GST.

Initial advice fee

A fee may be payable for the preparation of our written financial advice. Our advice fees range from \$2,200 to \$20,000 and are based upon the complexity of your relevant circumstances and the advice required to address your needs and objectives.

Implementation fee

Should you accept our recommendations, we may charge an implementation fee to cover the time taken to implement your strategy, which may include liaising with your existing financial product issuers, arranging for new products to be opened on your behalf, facilitating rollovers, contributions or transfers. This fee will be calculated when we form our recommendations and explained in your Statement of Advice.

Ongoing advice and review fees

Where appropriate, we may offer you a review service to ensure your financial plan is reviewed regularly and adjusted to respond to changes in the external environment such as economy and markets, and changes to your personal circumstances and goals. The fees payable for our service packages depend upon the complexity of your situation and the number of reviews per annum. The fee for the ongoing advice service is calculated as either a set dollar amount or a percentage of your investments. Ongoing advice fees may increase each year in line with the Consumer Price Index or by a fixed amount or fixed percentage each year. We will advise you if this fee will increase as a result of CPI.

We will provide a separate service agreement, which will detail the services to be provided, and the costs prior to engaging.

Example of ongoing advice service fees

Fee structure: Percentage based fee of Funds Under Management (FUM). Any amounts based on a percentage may vary over time, and, as such, the dollar amounts shown should only be used as a guide.

The amount shown is an estimate only of the total annual amount and is split into monthly payments from your account. It is based on the following tier ongoing advice fee percentage of the account balance \$2,000,000.00.

Funds Under Management (FUM)		%Tier
\$0	\$500,000	1.10%
\$500,000	\$1,500,000	0.90%
\$1,500,000	\$2,500,000	0.70%
\$2,500,000	\$5,000,000	0.60%
over	\$5,000,000	0.40%

If you accept our advice and services to manage your portfolio valued at \$2,000,000, then the ongoing portfolio management fees based on the above fee scale will be \$18,000 per annum (averaging 0.90% of the portfolio value). Please note that the above rates are an example only.

Execution-only or ad hoc services

If you require additional services that are not covered by any of the fees scheduled above, we will advise you if fees apply and confirm your authorisation to act. Ad-hoc fees are typically levied on an hourly rate of \$330.

Commissions paid to us by life insurance providers

Initial and ongoing commissions from insurance providers may be received by us. These commissions are paid by the insurance company if you acquire the cover we recommend. The value or cost of the commissions are included in the cost of what you pay for the insurance and are not an additional cost to you. The commissions we receive will be disclosed in your SoA with our recommendations.

If you initiate an increase to your cover (resulting in an increase in the cost of premium payable by you to the insurance company), a further initial commission and an increase in the receipt of ongoing commissions may be paid on the value of the annual increase to your policy cost.

Level Commissions

Where we recommend the use of a level commission arrangement the Licensee will receive up to 33% of your annual insurance premium.

Upfront Commissions

Policies put into place after 1 January 2020 - Upfront commission of 66% on the first year's premium, and ongoing commission of 22% on the renewal premium.

Example

We recommend you put into place an insurance policy after 1 January 2020 and the premium is \$2,000. The Licensee would receive 66% or \$1,320 of the first year's premium as an upfront commission, and 22% or \$440 of the renewal premium assuming it remains unchanged each year.

Contact us

If you have any questions about our financial services, please do not hesitate to contact us:

Blake Conde

Po Box 484, Mona Vale NSW 2103

Telephone: 02 9997 4647

Email: blake.conde@financialdecisions.com.au

Damien Cooper

Financial Decisions

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Who is your financial adviser?

Your financial adviser is Damien Cooper with Authorised Representative number 001000060.

In this document, the terms, 'I' and 'me' refers to Damien Cooper and, 'us', 'we' and 'our' refers to Financial Decisions and me. We are the providing entities for financial services provided by you.

You can contact us using any of the details shown above or on the last page of this FSG.

What experience and qualifications does your adviser have?

Damien has been providing financial advice to clients for the past 20 years.

Damien holds a Bachelor of Business, a Diploma of Financial Planning, has a Cert IV in Finance & Mortgage Broking and is the Licensee's Responsible Manager.

What areas can your adviser provide advice in?

We are authorised by the Licensee to provide advice and services in the following areas:

- Basic deposit products;
- Non-basic deposit products, such as term deposits;
- Debentures, stocks or bonds issued (or proposed to be issued) by a government;
- Life products including investment life and life risk insurance products;
- Interests in managed investment schemes including investor directed portfolio services;
- MDA Services;
- Retirement savings accounts;
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- Securities, including direct equities; and
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What fees and commissions are payable for our services, and how are we paid?

Our fees and commissions will be discussed and agreed to by you prior to any services being provided.

All fees and commissions are paid to the Licensee, who will promptly remit to Financial Decisions all commission, fees, revenue and other payments received in respect to the provision of services by Financial Decisions and the ARs. I receive a salary as an employee of AZFD Pty Ltd and may also receive profit share and distributions in my capacity as a Shareholder. No portion of your fees, nor any commissions, are paid directly to me.

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Ongoing advice and review fees

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over	\$5,000,000	0.40%

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Execution-only or ad hoc services

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Commissions paid to us by life insurance providers

Initial and ongoing commissions from insurance providers may be received by us. These commissions are paid by the insurance company if you acquire the cover we recommend. The value or cost of the commissions are included in the cost of what you pay for the insurance and are not an additional cost to you. The commissions we receive will be disclosed in your SoA with our recommendations.

If you initiate an increase to your cover (resulting in an increase in the cost of premium payable by you to the insurance company), a further initial commission and an increase in the receipt of ongoing commissions may be paid on the value of the annual increase to your policy cost.

Level Commissions

Where we recommend the use of a level commission arrangement the Licensee will receive up to 33% of your annual insurance premium.

Upfront Commissions

Policies put into place after 1 January 2020 - Upfront commission of 66% on the first year's premium, and ongoing commission of 22% on the renewal premium.

Example

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Contact us

If you have any questions about our financial services, please do not hesitate to contact us:

Damien Cooper

Po Box 484, Mona Vale NSW 2103

Telephone: 02 9997 4647

Email: damien.cooper@financialdecisions.com.au

Cherry Lai

Financial Decisions

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Who is Financial Decisions?

For over 20 years Financial Decisions has been advising individuals and companies on how to build stronger financial futures. Our team of highly qualified financial advisers offer years of experience in all areas of financial planning. The advisory team is supported by a group of exceptional support staff who are dedicated to meeting the needs of our clients in a timely and professional manner.

Our objective is to create lasting partnerships with our clients and their families through an integrated approach to servicing their overall financial needs. Ultimately, we aim to manage, protect and maximise their wealth over the long-term.

Who is your financial adviser?

Your financial adviser is Cherry Lai with Authorised Representative number 001252353.

In this document, the terms, 'I' and 'me' refers to Cherry Lai and, 'us', 'we' and 'our' refers to Financial Decisions and me. We are the providing entities for financial services provided by you.

You can contact us using any of the details shown above or on the last page of this FSG.

What experience and qualifications does your adviser have?

Cherry has spent over 10 years in the financial planning industry.

Cherry holds a Masters degree in Financial Planning, as well as a Diploma of Mortgage Broking and a Bachelor of International Studies.

What areas can your adviser provide advice in?

We are authorised by the Licensee to provide advice and services in the following areas:

- Basic deposit products;
- Non-basic deposit products, such as term deposits;
- Debentures, stocks or bonds issued (or proposed to be issued) by a government;
- Life products including investment life and life risk insurance products;
- Interests in managed investment schemes including investor directed portfolio services;
- MDA Services;
- Retirement savings accounts;
- Superannuation including self-managed superannuation funds;
- Securities, including direct equities; and
- Margin lending

We are not authorised to provide advice and services in the following areas:

- Derivatives;

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If you require advice or services in any of these areas, I will refer you to another professional financial adviser who can assist.

What fees and commissions are payable for our services, and how are we paid?

Our fees and commissions will be discussed and agreed to by you prior to any services being provided.

All fees and commissions are paid to the Licensee, who will promptly remit to Financial Decisions all commission, fees, revenue and other payments received in respect to the provision of services by Financial Decisions and the ARs. I receive a salary as an employee of AZFD Pty Ltd and may also receive profit share and distributions in my capacity as a Shareholder. No portion of your fees, nor any commissions, are paid directly to me.

The following fees and commissions relate to the services we are authorised to offer by the Licensee.

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Initial advice fee

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Implementation fee

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Ongoing advice and review fees

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Example of ongoing advice service fees

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\$1,500,000	\$2,500,000	0.70%
\$2,500,000	\$5,000,000	0.60%
over	\$5,000,000	0.40%

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Execution-only or ad hoc services

If you require additional services that are not covered by any of the fees scheduled above, we will advise you if fees apply and confirm your authorisation to act. Ad-hoc fees are typically levied on an hourly rate of \$330.

Commissions paid to us by life insurance providers

Initial and ongoing commissions from insurance providers may be received by us. These commissions are paid by the insurance company if you acquire the cover we recommend. The value or cost of the commissions are included in the cost of what you pay for the insurance and are not an additional cost to you. The commissions we receive will be disclosed in your SoA with our recommendations.

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Level Commissions

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Upfront Commissions

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Example

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Contact us

If you have any questions about our financial services, please do not hesitate to contact us:

Cherry Lai

Po Box 484, Mona Vale NSW 2103

Telephone: 02 9997 4647

Email: cherry.lai@financialdecisions.com.au

Ben Mitchell

Financial Decisions

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Who is Financial Decisions?

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Who is your financial adviser?

Your financial adviser is Ben Mitchell with Authorised Representative number 000338383.

In this document, the terms, 'I' and 'me' refers to Ben Mitchell and, 'us', 'we' and 'our' refers to Financial Decisions and me. We are the providing entities for financial services provided by you.

You can contact us using any of the details shown above or on the last page of this FSG.

What experience and qualifications does your adviser have?

Ben has been in financial services and banking for the past 20 years.

Ben has a Masters degree in Financial Planning from Kaplan.

What areas can your adviser provide advice in?

We are authorised by the Licensee to provide advice and services in the following areas:

- Basic deposit products;
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Level Commissions

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Contact us

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Ben Mitchell

Po Box 484, Mona Vale NSW 2103

Telephone: 02 9997 4647

Email: ben.mitchell@financialdecisions.com.au

Edward Revis

Financial Decisions

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Who is your financial adviser?

Your financial adviser is Edward Revis with Authorised Representative number 000320791.

In this document, the terms, 'I' and 'me' refers to Edward Revis and, 'us', 'we' and 'our' refers to Financial Decisions and me. We are the providing entities for financial services provided by you.

You can contact us using any of the details shown above or on the last page of this FSG.

What experience and qualifications does your adviser have?

Edward has worked in the financial services industry for over 15 years.

Edward holds an Advanced Diploma of Financial Planning.

What areas can your adviser provide advice in?

We are authorised by the Licensee to provide advice and services in the following areas:

- Basic deposit products;
- Non-basic deposit products, such as term deposits;
- Debentures, stocks or bonds issued (or proposed to be issued) by a government;
- Life products including investment life and life risk insurance products;
- Interests in managed investment schemes including investor directed portfolio services;
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- Superannuation including self-managed superannuation funds;
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Implementation fee

Should you accept our recommendations, we may charge an implementation fee to cover the time taken to implement your strategy, which may include liaising with your existing financial product issuers, arranging for new products to be opened on your behalf, facilitating rollovers, contributions or transfers. This fee will be calculated when we form our recommendations and explained in your Statement of Advice.

Ongoing advice and review fees

Where appropriate, we may offer you a review service to ensure your financial plan is reviewed regularly and adjusted to respond to changes in the external environment such as economy and markets, and changes to your personal circumstances and goals. The fees payable for our service packages depend upon the complexity of your situation and the number of reviews per annum. The fee for the ongoing advice service is calculated as either a set dollar amount or a percentage of your investments. Ongoing advice fees may increase each year in line with the Consumer Price Index or by a fixed amount or fixed percentage each year. We will advise you if this fee will increase as a result of CPI.

We will provide a separate service agreement, which will detail the services to be provided, and the costs prior to engaging.

Example of ongoing advice service fees

Fee structure: Percentage based fee of Funds Under Management (FUM). Any amounts based on a percentage may vary over time, and, as such, the dollar amounts shown should only be used as a guide.

The amount shown is an estimate only of the total annual amount and is split into monthly payments from your account. It is based on the following tier ongoing advice fee percentage of the account balance \$2,000,000.00.

Funds Under Management (FUM)		%Tier
\$0	\$500,000	1.10%
\$500,000	\$1,500,000	0.90%
\$1,500,000	\$2,500,000	0.70%
\$2,500,000	\$5,000,000	0.60%
over	\$5,000,000	0.40%

If you accept our advice and services to manage your portfolio valued at \$2,000,000, then the ongoing portfolio management fees based on the above fee scale will be \$18,000 per annum (averaging 0.90% of the portfolio value). Please note that the above rates are an example only.

Execution-only or ad hoc services

If you require additional services that are not covered by any of the fees scheduled above, we will advise you if fees apply and confirm your authorisation to act. Ad-hoc fees are typically levied on an hourly rate of \$330.

Commissions paid to us by life insurance providers

Initial and ongoing commissions from insurance providers may be received by us. These commissions are paid by the insurance company if you acquire the cover we recommend. The value or cost of the commissions are included in the cost of what you pay for the insurance and are not an additional cost to you. The commissions we receive will be disclosed in your SoA with our recommendations.

If you initiate an increase to your cover (resulting in an increase in the cost of premium payable by you to the insurance company), a further initial commission and an increase in the receipt of ongoing commissions may be paid on the value of the annual increase to your policy cost.

Level Commissions

Where we recommend the use of a level commission arrangement the Licensee will receive up to 33% of your annual insurance premium.

Upfront Commissions

Policies put into place after 1 January 2020 - Upfront commission of 66% on the first year's premium, and ongoing commission of 22% on the renewal premium.

Example

We recommend you put into place an insurance policy after 1 January 2020 and the premium is \$2,000. The Licensee would receive 66% or \$1,320 of the first year's premium as an upfront commission, and 22% or \$440 of the renewal premium assuming it remains unchanged each year.

Contact us

If you have any questions about our financial services, please do not hesitate to contact us:

Edward Revis

Po Box 484, Mona Vale NSW 2103

Telephone: 02 9997 4647

Email: edward.revis@financialdecisions.com.au

Amelia Blenkhorn

Financial Decisions

This document should be read together with the FSG issued by Financial Decisions Pty Ltd ("the Licensee"). The Licensee has authorised the distribution of this FSG and this document is referred to as Part 2 in that FSG.

AZFD Pty Ltd, trading as Financial Decisions, is a Corporate Authorised Representative (CAR) ASIC number 001318814) of Financial Decisions Pty Ltd (AFSL Number 341678) and Amelia Blenkhorn is sub-authorised to provide financial services on behalf of Financial Decisions Pty Ltd.

Who is Financial Decisions?

For over 20 years Financial Decisions has been advising individuals and companies on how to build stronger financial futures. Our team of highly qualified financial advisers offer years of experience in all areas of financial planning. The advisory team is supported by a group of exceptional support staff who are dedicated to meeting the needs of our clients in a timely and professional manner.

Our objective is to create lasting partnerships with our clients and their families through an integrated approach to servicing their overall financial needs. Ultimately, we aim to manage, protect and maximise their wealth over the long-term.

Who is your financial adviser?

Your financial adviser is Amelia Blenkhorn with Authorised Representative number 000398538.

In this document, the terms, 'I' and 'me' refers to Amelia Blenkhorn and, 'us', 'we' and 'our' refers to Financial Decisions and me. We are the providing entities for financial services provided by you.

You can contact us using any of the details shown above or on the last page of this FSG.

What experience and qualifications does your adviser have?

Amelia has been in financial services industry for many years, with 12 years as an adviser in a Financial Advice firm.

Amelia has an Advanced Diploma of Financial Services (Financial Planning) from Kaplan Professional Education.

What areas can your adviser provide advice in?

We are authorised by the Licensee to provide advice and services in the following areas:

- Basic deposit products;
- Non-basic deposit products, such as term deposits;
- Debentures, stocks or bonds issued (or proposed to be issued) by a government;
- Life products including investment life and life risk insurance products;
- Interests in managed investment schemes including investor directed portfolio services;
- MDA Services;
- Retirement savings accounts;
- Superannuation including self-managed superannuation funds;
- Securities, including direct equities; and
- Margin lending

We are not authorised to provide advice and services in the following areas:

- Derivatives;

When we provide financial services on behalf of the Licensee, the Licensee is acting on its own behalf. When we deal on behalf of the Licensee, the Licensee is acting on your behalf as its client.

If you require advice or services in any of these areas, I will refer you to another professional financial adviser who can assist.

What fees and commissions are payable for our services, and how are we paid?

Our fees and commissions will be discussed and agreed to by you prior to any services being provided.

All fees and commissions are paid to the Licensee, who will promptly remit to Financial Decisions all commission, fees, revenue and other payments received in respect to the provision of services by Financial Decisions and the ARs. I receive a salary as an employee of AZFD Pty Ltd and may also receive profit share and distributions in my capacity as a Shareholder. No portion of your fees, nor any commissions, are paid directly to me.

The following fees and commissions relate to the services we are authorised to offer by the Licensee.

All fees and commissions captured include GST.

Initial advice fee

A fee may be payable for the preparation of our written financial advice. Our advice fees range from \$2,200 to \$20,000 and are based upon the complexity of your relevant circumstances and the advice required to address your needs and objectives.

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Email: amelia.blenkhorn@financialdecisions.com.au

Janet Yeung

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Who is your financial adviser?

Your financial adviser is Janet Yeung with Authorised Representative number 000328958.

In this document, the terms, 'I' and 'me' refers to Janet Yeung and, 'us', 'we' and 'our' refers to Financial Decisions and me. We are the providing entities for financial services provided by you.

You can contact us using any of the details shown above or on the last page of this FSG.

What experience and qualifications does your adviser have?

- Master of Commerce (Financial Planning)
- Diploma of Financial Services (Finance/ Mortgage Broking Management)
- Advanced Diploma of Financial Services (Financial Planning) (FNS60404)
- Fellow, Chartered Financial Practitioner (FChFP)
- Associate member of SMSF Association
- Full member (non-loan writer) of MFAA

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