GUIDED WEALTH

Financial Services Guide

Independent Financial Planning & Wealth Advice



Version 7.1 effective 01 July 2026

You have the right to ask us about our charges, the type of advice we will provide you, and what you can do if you have a complaint about our services.

This Financial Services Guide ("FSG") is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. The matters covered by the FSG include, who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures, along with how you can access them.



It is intended that this FSG should assist you in determining whether to use any of the services described in this document.

You should also be aware that you are entitled to receive a Statement of Advice when we first provide you with personal advice, (advice that takes into account your objectives, financial situation and needs). The Statement of Advice will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

If our representative provides further advice to you and your personal circumstances have not significantly changed, and that further advice is related to the advice we provided to you in a previous Statement of Advice



and we do not give that further advice to you in writing you may request a copy of the record of that further advice at any time up to 7 years from the date our representative gave the further advice to you.

You can request the record of the advice by contacting the representative or us in writing or by telephone or by email.

In the event we make a recommendation to acquire a particular financial product (other than securities), we must also provide you with a Product Disclosure Statement ('PDS') containing information about the particular product, which will enable you to make an informed decision in relation to the acquisition of that product.

Where we recommend a 'Platform' or 'Wrap Account' or 'Masterfund' you will be given a PDS for that product and, in addition, you will be given what is referred to as a 'Short Form PDS' which provides information about the particular managed funds or other investments we have recommended within that Platform.

About Guided Wealth Pty Ltd

Your adviser will be **Stephen Farrell**, BComm, GDip AFI, GDip FP. Stephen is sole director and owner of Guided Wealth.

- Bachelor of Commerce (University of Melbourne)
- Graduate Diploma of Applied Finance & Investment (Securities Institute of Australia)
- Graduate Diploma of Financial Planning (Finsia)

Stephen begun working in the Financial Services Industry in 1999 and since he started Guided Wealth in 2007, has been helping hundreds of clients with their financial planning needs.



Guided Wealth is a fee-only, independently owned and licenced financial planning company, dedicated to the provision of high quality, client centric and unbiased advice.

COMPANY DETAILS

Guided Wealth Pty Ltd	**54 010 906 960**	**427218**
LICENSEE	ABN	AUSTRALIAN FINANCIAL SERVICES LICENSE NUMBER

PO Box 1151, Mitcham North VIC 3132

1 3000 ADVICE (1 300 023 842)

Suite 334, C307, Level 3, Eastland
Shopping Centre 175 Maroondah Highway
Ringwood VIC 3134

enquiry@guidedwealth.com.au

WHAT DOES IT MEAN TO GET FINANCIAL ADVICE? WHAT ACTUALLY HAPPENS?

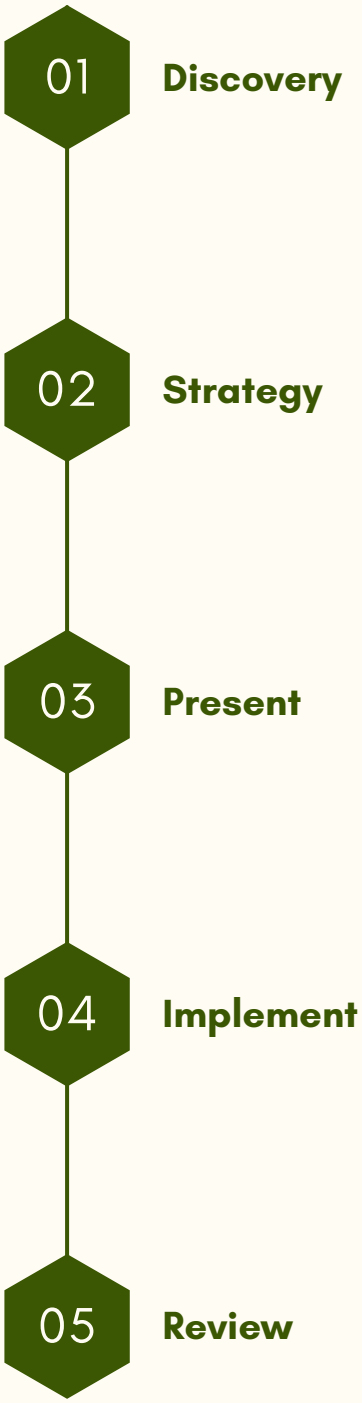
Step 1 - This meeting will give us an opportunity to get to know you and what your goals and financial aspirations might be. During this meeting we will be able to give you specific ideas about how we believe we can help you and what the broad outlines of our strategy may look like.

Step 2 - At your request, we will put together a plan based on the information you provided to us. Our plan will be structured to assist you in meeting your goals and objectives now, whilst being flexible to allow for changes in the future.

Step 3 - At our second meeting we will present you with your personal financial plan. Your financial plan will reiterate your goals and objectives and provide you with a detailed solution to meet your needs.

Step 4 - Our recommendations will need to be put into action. This may require filling out forms for new accounts or to close older ones, setting up your personal portfolios or other administration activities required to implement your plan for the future.

Step 5 - We will contact you regularly to revisit your situation. Government policies change, new products appear on the market and people's personal situations develop over time. Your financial plan is a living document and we will continue to evolve it in order to keep you on track into the future.



What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Guided Wealth can offer you the following services:

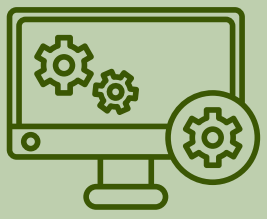
- Financial Planning Strategies
- Retirement Planning
- Investment Advice
- Life Insurance needs
- Superannuation needs



Guided Wealth is licensed to provide advice on, and deal in, the following financial products;

- Deposit Products
- Government Debentures, Stocks & Bonds
- Life Insurance Investment Products;
- Life Insurance Risk Products;
- Managed investment Schemes;
- Securities, including Stocks & Bonds (listed & unlisted);
- Standard Margin Lending;
- Retirement Savings Account Products; and
- Superannuation including Self Managed Superannuation Funds;

We can advise you in respect of Securities however we cannot provide a service to buy or sell Securities. We are able to refer you to a stockbroker who will arrange for your purchase or sale of securities.



Portfolio Management

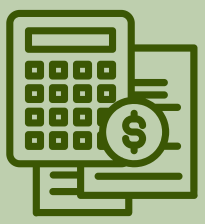
Internal databases are maintained detailing client's investments that were recommended by Guided Wealth. This does not constitute portfolio monitoring. Portfolios are reviewed on an annual basis, subject to the client's discretion.

Where we offer Portfolio Management, clients' recommended investments are monitored for significant changes a regular basis. Actual investment changes are typically quarterly or semi-annually, with ad-hoc, out-of-cycle recommendations as necessary.

Who do you act for when you provide financial services for me?



We act for you and Guided Wealth is responsible for the financial services provided to you.



How will I pay for the service?

Guided Wealth will charge you a pre-agreed, fixed fee where you request our advice. This fee can be paid directly by you, or from the issuers of the products approved by Guided Wealth and that we recommend, and you accept.

Where appropriate, we may recommend an investment portfolio managed by us, that requires ongoing management. We may elect to charge a dedicated Portfolio Management Fee in this situation that is calculated and charged separately to your ongoing advice service fee.

Your adviser is paid a salary by Guided Wealth.

Why Fee for Advice?

At Guided Wealth we believe that the client comes first. Conflicts of interest, whether actual or simply perceived, may impact your decision to implement our advice. A set fee helps eliminate this concern.



What are the fees and commissions Guided Wealth receives?

Our first consultation appointment is $440, though we may choose to waive this fee in certain circumstances.

This fee is fully offset against any Initial Advice fees, and is also fully refundable in the even you are not compeltely satisfied with the value of our initial consu.

Initial Advice

Our initial advice fees range from a minimum $3,600 to a maximum of $17,600, depending on the complexity of your advice needs, with a fixed amount being agreed before advice is provided.
We collect one third upfront, with the balance payable at the end of the implementation of the advice.

Ongoing Advice

Financial plans are great, but people's lives change a lot. Your plan is a 'living document'. As you live, grow and change, so should your financial plan. It needs to be maintained to keep you on track to achieve those things in the plan that are important to you.

If you decide that you are happy to have us help you do this, we subscribe you to our Ongoing Advice Service.

Our ongoing advice fees range from a minimum $3,300 p.a. to a maximum of $16,500 p.a., depending on the complexity of your advice needs, with a fixed amount being agreed before the service starts.

You can pay all, part or none of our agreed fees via a direct debit from your preferred bank account. Alternatively, you can elect to pay through your superannuation or investment products, which would be deducted from your account by the product issuer and paid directly to Guided Wealth.

Ongoing fees are charged monthly in advance and are automatically adjusted for inflation each year.

Common features & benefits for all service levels

- An annual, semi-annual or quarterly face to face review
- An annual, semi-annual or quarterly statement for investment assets
- Direct access to your financial planner
- Quarterly & Monthly Updates
- Ongoing review of investment portfolios
- Regular review of investment transactions
- Communication of legislative changes of importance
- Other additional items as detailed in the Client Service Agreement



Portfolio Management Service

Where we recommend a portfolio requiring ongoing management of investments, we may charge a fee for this service. The Portfolio Management and Administration Fee is a fixed fee according to the complexity of the portfolio and the cost to Guided Wealth of providing this service.

Commissions

Guided Wealth does **not accept** commissions from any investment or insurance products, nor volume payments or other financial incentives outside of our agreed advice fees.

<u>Referrals</u>



Where we refer you to another service provider or professional, including but not limited to; a Stockbroker, Mortgage Broker, Accountant, Auditor, Solicitor or other legal professional, Guided Wealth does **not accept** any commission, fee, remuneration or other payment for the referral.

The exact amounts of any fees received by Guided Wealth will be included in any statement of advice that we will provide to you or disclosed orally or in writing at the time we provide any further advice.

Do any relationships or associations exist which might influence you in providing me with the financial services?

Neither Guided Wealth, its representatives nor any related companies have any association with any product issuer that could be expected to influence us in the provision of the financial services.

Will you provide me advice, which is suitable to my needs and financial circumstances?

Yes. But to do so we need to find out your individual objectives, financial situation and needs before we recommend any financial products or services to you.
You have the right not to divulge this information to us, if you do not wish to do so.
In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

What information do you maintain in my file and can I examine my file?



We maintain a record of your personal profile, which includes details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. A copy of our privacy policy is available on our website, www.guidedwealth.com.au or can be provided to you on request.

If you wish to examine your file, we ask that you make a request in writing and allow up to fourteen (14) working days for the information to be forwarded.

We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. If the information sought is extensive, we will advise of the likely cost in advance and can help to refine your request if required.

Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my financial products?

Yes. You may specify how you would like to give us instructions, for example by telephone, email, or other means.

Who can I complain to if I have a complaint about the provision of the financial services to me?



Guided Wealth has in place Professional Indemnity Insurance that is required by the Corporations Act and which meets ASIC's requirements and covers present and past representatives.

If you have any complaint about the service provided to you, you should take the following steps and we will seek to resolve your complaint quickly and fairly:

1. Contact your adviser and discuss your complaint.
2. If your complaint is not satisfactorily resolved within 1 business day, please put your complaint in writing and send it to Guided Wealth. Your complaint should be finalised within 30 days of receipt of your complaint. Unresolved complaints after this time should be referred to AFCA via their website.

Guided Wealth is a member of the Australian Financial Complaints Authority (AFCA). If the complaint cannot be settled to your satisfaction you have the right to complain to the AFCA

This service is free of charge to you and AFCA can be contacted on:

Phone: 1800 931 678

Email: info@afca.org.au

Web: www.afca.org.au

Mail to: GPO Box 3, Melbourne Victoria 3001.