FINANCIAL SERVICES GUIDE

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This Financial Services Guide (FSG) is issued by MBA Wealth Solutions Pty Ltd ABN 61 003 185 742, Australian Financial Services License (AFSL) 240689 (MBA, "we", "us", "our"). MBA is the providing entity under the Corporations Act and is responsible for the financial services provided to you.

MBA Wealth Associates Pty Ltd is an associated body corporate of MBA Wealth Solutions.

FINANCIAL SERVICES GUIDE

A guide to the financial services we provide and how we will work with you to achieve your financial future

This Financial Services Guide has been authorised by: MBA Wealth Solutions Pty Ltd
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Purpose of this Guide

This FSG is designed to help you decide whether to use the financial services we offer. It provides you with information about the financial services we are authorised to provide, how we and our representatives are paid, any associations or relationships that may influence our advice, how we manage your personal information and how you can access our complaints process. It outlines:

- Who we are and the services we are authorised to provide
- How we are paid
- Any potential conflicts of interest
- How we handle your personal information
- How to make a complaint

If you have any questions, please get in touch with us using the details at the end of this guide.

Lack of Independence

MBA Wealth Solutions Pty Ltd and its representatives are not independent, impartial or unbiased under Section 923A of the Corporations Act because:

- We receive commissions in relation to some life insurance products we recommend; and
- We may receive other monetary and non-monetary benefits (such as professional development, software support and hospitality) from product issuers in connection with the advice and services we provide.

Disclosing our lack of independence does not change our obligation to act in your best interests and to provide appropriate advice under the Corporations Act and the Financial Planners and Advisers Code of Ethics.

Who We Are

ASIC licenses MBA Wealth Solutions Pty Ltd to provide financial advice and services. Our advisers are authorised representatives of MBA and act on its behalf. MBA is responsible for the financial services provided to you.

Services We Are Authorised to Provide

MBA is authorised to provide advice and deal in the following financial products:

- Deposit and Payment Products (including Non-Basic Deposit Products)
- Derivatives limited to old law securities and options contracts
- Government Debentures, Stocks or Bonds
- Life Products (including Investment Life Insurance Products and Life Risk Insurance Products)
- Interests in Managed Investment Schemes (including IDPS)
- Retirement Savings Account Products
- Securities
- Superannuation
- Standard Margin Lending Facility

Our Advisers and their remuneration

Our advisers include:

- Andrew Travis (ASIC Financial Adviser No. 1003684)
- Ron McCumstie (ASIC Financial Adviser No. 1000516)
- Dustin Bartholomew (ASIC Financial Adviser No. 1000517)
- Greg Meale (ASIC Financial Adviser No. 1002591)
- Andrew Robertson (ASIC Financial Adviser No. 1258713)

All our advisers are authorised to provide financial advice and services on the following financial products:

- Deposit and Payment Products (including Non-Basic Deposit Products)
- Government Debentures, Stocks or Bonds
- Life Products (including Investment Life Insurance Products and Life Risk Insurance Products)
- Interests in Managed Investment Schemes (including IDPS)
- Retirement Savings Account Products
- Securities
- Superannuation
- Standard Margin Lending Facility

Andrew Travis, Ron McCumstie, and Dustin Bartholomew are directors and shareholders of MBA. They receive a salary and may receive a share of the business's profits. Andrew Robertson is a director of an MBA subsidiary, MBA Wealth Associates Pty Ltd, and in addition to his salary and bonuses may be entitled to dividends. Greg Meale, a salaried employee, may receive bonuses.

Our remuneration structures are designed to support the requirements of the Corporations Act and the Financial Planners and Advisers Code of Ethics. In particular, bonuses are subject to a balanced scorecard that includes compliance, client care and risk management. Advisers who do not meet these standards are not eligible for discretionary bonuses

The shareholding and any related interests of your adviser will be disclosed in their advice documents.

How You Can Instruct Us

You may provide instructions by phone, email, text or in person. Telephone instructions must be confirmed in writing.

Advice Process

Our advice process includes:

1. Gathering information via a Client Needs Analysis
2. Identifying your goals
3. Providing written advice (Statement of Advice or Record of Advice)
4. Agreement and implementation
5. Ongoing review

Documents You May Receive

You may receive:

- A Statement of Advice (SoA) or Record of Advice (RoA). These documents set out the advice we provide to you,
- A Product Disclosure Statement (PDS) for recommended products. These documents provide information on the benefits, risks, costs, charges, and other significant details about the recommended product.
- A Target Market Determination (TMD) for recommended products. These documents confirm the type of clients for whom the product is appropriate, based on their likely needs, objectives and financial situation (target market),

Fees and Remuneration

All fees are payable to MBA Wealth Solutions Pty Ltd.

Initial Advice

- Standard SoA fee: $4,860 (inc GST), higher fees will apply for more complex situations.
- Implementation fee: $0–$15,000 (inc GST)
- Hourly rate: up to $440 (inc GST)

This pricing should be used as a guide only. We will discuss your individual needs and agree on our costs with you. The final price will be based on the complexity and extent of services we agree to provide you. These fees will be agreed with you in writing before the commencement of our services. These fees will also be documented within your SOA and ROA.

Ongoing Service

We encourage clients to take up an ongoing review service to ensure their financial strategy continues to meet their changing circumstances.

Recommended inserting range

Packages range from $5,500 (inc GST) per annum to $22,000 (inc GST per annum). Higher fees are charged for more complex situations.

- Fees may be invoiced or deducted from your investment
- Annual Fee Consent forms are provided for renewal

Your tailored ongoing review service will be discussed and agreed with you based on your individual needs and goals. The cost of these services will be provided and explained to you in detail by your Financial Adviser and disclosed within your initial SOA.

Our ongoing service packages typically include a combination of:

- an annual strategy review meeting;
- portfolio review and rebalancing as needed;
- ongoing monitoring and updates on relevant legislative and market changes; and
- access to your adviser for ad hoc queries during the year.

We will provide you with a detailed description of the services included in your chosen package, together with the total annual cost, before you agree to proceed

Under the Corporations Act, we are required to obtain your written consent each year to continue charging ongoing advice fees. We will outline the services you received in the previous year and the services and fees proposed for the coming year. You are free to renew, vary or decline your ongoing arrangement. If you do not provide consent, we will stop charging ongoing advice fees and cease providing ongoing advice services

Insurance Commissions

MBA receives commissions from insurance products recommended for you. All commissions received by MBA will be disclosed in your statement of advice.

- Upfront commission: Between 0 - 66% of first-year premium
- Ongoing commission: Between 0 - 22% annually
- No implementation fee for insurance transactions

NB example to be customised to the applicable ongoing commission rate

Example: If we recommend an insurance product with an annual premium of $500, we may receive an initial payment of up to $330. Also. We will receive ongoing payments of up to $110 per annum (assuming the premium remains the same). We will always disclose the actual commission amounts (in dollar terms) we expect to receive in your Statement of Advice so that you can clearly see how we are remunerated for insurance recommendations.

If you choose to pay a fee for our insurance advice service, we can rebate part or all of the commission we would otherwise receive for insurance arrangements. This will be agreed with you and disclosed within our advice document.

Other fees, including Share Trading

- Account setup: $330
- Brokerage: up to 1.5% (minimum $150)
- MBA receives 0.55% of brokerage fees

Where there are other fees, charges, commissions or benefits not listed above that MBA Wealth or its Financial Advisers receive for recommending and arranging financial planning products and services to you, we will provide this information to you when we make specific recommendations in the SOA or ROA.

Other Benefits

MBA may receive indirect benefits such as training, hospitality, or software support.

In the event we accept alternative forms of remuneration from product providers or other parties, such as hospitality or support related to our professional development (e.g., educational, training, or sponsorship to attend conferences), we will disclose this in our Alternative Remuneration Register. Our register will record all benefits, including those that relate to information technology software or support provided by a product issuer, or to educational and training purposes. A copy of the Register is available on request.

Privacy

MBA complies with the Privacy Act 1988 and Australian Privacy Principles.

In particular, we observe the requirements of:-

- APP3 – requirements relating to the collection of individuals' personal information and
- APP5 – notification requirements that apply when we collect individuals' personal information; and
- APP6 – limits on how we can use and disclose personal information.

We will ask you for information about your financial situation and needs before our initial meeting, or during our sessions, to ensure our advice is appropriate for your circumstances. You have the right not to divulge this information to us if you do not wish to do so. In such a case, we may warn you about the possible consequences of not having your complete personal information, including our inability to provide relevant advice for your circumstances.

To provide our services to you, your personal information may be transferred or disclosed overseas, as some service providers involved in the administration of your accounts and other services we provide are located outside Australia. Where information is transferred or disclosed overseas, we will ensure that our contractual arrangements contain provisions requiring the recipient to have appropriate data-handling and security systems in place to prevent misuse, loss, or unauthorised disclosure, in accordance with Australian Privacy laws and standards.

It is also essential that you keep us up to date by informing us of any changes in your circumstances, so we can determine whether our advice remains appropriate. You may contact us to update your personal information.

Any personal information collected from you will be handled in accordance with our Privacy Policy. Our Privacy Policy explains how we comply with the requirements of the Privacy Act in handling your personal information. A copy of our Privacy Policy can be found on our website. If you require further information, please let us know.

You may request access to, or correction of, the personal information we hold about you at any time by contacting our Privacy Officer. We will respond to your request within a reasonable period and in accordance with our Privacy Policy and the Privacy Act 1988 (Cth).

You may also access your file or raise concerns by contacting our Privacy Officer by phone or email.

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Complaints

If you have a complaint:

1. If you have a complaint, we would like to be the first to know so we can address it. Firstly, reach out to your Adviser.
2. If your concern is not resolved, you may contact our Complaints Manager/Responsible Manager (details below). We will acknowledge your complaint promptly and will endeavour to resolve it within five business days. If we need more time, we will keep you informed of our progress and will provide you with a written response within **30 calendar days** (or **45 days for certain superannuation complaints**), in line with ASIC Regulatory Guide 271 on Internal Dispute Resolution.
3. Please give us as many details as possible about the nature of your complaint. Feel free to provide documents that you would like us to review and consider in the complaint process.
4. If the issue is still unresolved or you have not received a response from the licensee within 30 days after you make the initial complaint, you have the right to contact the Australian Financial Complaints Authority (AFCA). You can take the matter to AFCA free of charge. We are a member of AFCA (Member number 10146). The contact details for AFCA are as follows.
    - GPO Box 3 Melbourne VIC 3001
    - Phone: 1800 931 678
    - Email: info@afca.org.au
    - Website: www.afca.org.au/ make-a-complaint
    - Mail: GPO Box 3, Melbourne VIC 3001

5. You may also contact ASIC at 1300 300 630 or www.asic.gov.au
6. Our complaints process is designed to support our obligations under the Corporations Act and the Financial Planners and Advisers Code of Ethics, including our duty to act in your best interests and to deal with you fairly and professionally.

Professional Indemnity Insurance

MBA holds professional indemnity insurance cover for the activities conducted under our AFSL, which satisfies the requirements of s912B or of the Corporations Act 2011 (Cth) for compensation arrangements. The insurance will cover claims arising from the conduct of all current authorised representatives, and of those who are no longer authorised under MBA (but were at the time of the relevant conduct).

What We Expect From You

To ensure practical advice, we ask that you:

- Provide accurate and up-to-date information
- Inform us of changes to your circumstances
- Use our advice to make informed decisions

If you choose not to provide information we request, or if the information you provide is inaccurate or incomplete, our advice may be based on limited assumptions and may not be appropriate to your objectives, financial situation and needs. Where this occurs, we will explain the limitations of our advice and any additional risks that may arise. You should read the warnings provided in any document that we provide to you carefully regarding any decision relating to a financial product.