

3rd December 2024

Financial Services Guide

If you have any queries in relation to this please contact me or <Manager>.

This Financial Services Guide ("**FSG**") is provided by **Forvis Mazars Wealth Management Pty Limited** ABN 82 133 363 809 AFSL No. 484885 ("**Forvis Mazars**", "**we**" or "**us**").

Directors or employees of Forvis Mazars (NSW) Pty Ltd ABN 15 131 988 166 ("**Forvis Mazars NSW**") and Forvis Mazars (Vic) Pty Limited ABN 35 618 791 361 ("**Forvis Mazars Vic**"), will provide financial services on behalf of Forvis Mazars.

We have authorised Forvis Mazars NSW and Forvis Mazars Vic to charge you for any financial services we provide to you. While the fees in respect of the financial services we provide will be payable to Forvis Mazars NSW and Forvis Mazars Vic, the financial services will be provided by us. These services may be provided in conjunction with accounting services that are provided to you by Forvis Mazars NSW and Forvis Mazars Vic.

Purpose of FSG

This FSG sets out key information about the financial services that we may provide to you. It also sets out information about your rights with respect to the financial services that are provided to you.

We strongly recommend that you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please contact us.

Documents you may receive

If you are provided with financial advice, that advice will be provided to you in a Statement of Advice ("**SOA**"). The SOA will contain the basis upon which the advice is provided, and specific information about the remuneration we (including employees of **Forvis Mazars NSW and Forvis Mazars Vic**, if applicable), Forvis Mazars NSW or Forvis Mazars Vic receive.

We may also provide advice through preparing a record of advice ("**ROA**") in some circumstances instead of providing you with a SOA. If you have not been provided with the ROA, you may request a copy of it free of charge at any time within 7 years after the advice was provided to you, by contacting us.

If we provide you with advice to establish a self-managed superannuation fund ("**SMSF**") or commence a pension or arrange for those services to be provided to you, we will ensure that you are provided with a product disclosure statement ("**PDS**") unless we are satisfied that you have already received or have access to all of the information that would have been contained in the PDS. The PDS is issued by the SMSF trustee and is designed to provide you with information to make an informed decision about whether to acquire an interest in the SMSF. The PDS will include details about the significant risks and benefits, costs, charges and other significant characteristics or features of the SMSF.

If you enter into an ongoing arrangement with us, you will receive an engagement letter each year.

Financial services we provide

We hold a limited AFSL which authorises us to: provide the following financial services to retail and wholesale clients:

- provide financial product advice on SMSFs.
- provide financial product advice on a person's existing superannuation products, but only to the extent required for:
 - making a recommendation that the person establish a SMSF; or
 - providing advice to the person on contributions or pensions under the superannuation product.
- deal (issue, acquire, dispose) or arrange to deal in a SMSF.
- provide class of product advice with respect to:
 - superannuation products;
 - securities;
 - simple managed
 - schemes;
 - general insurance products;
 - investment
 - life risk insurance products; and
 - basic deposit products.

Class of product advice allows us to consider your personal circumstances in determining the appropriate kind of financial product that is suitable to you. However, it does not allow us to recommend any particular financial product.

How can you provide us with instructions?

You can give us instructions by phone, email or any other means that are agreed from time to time. Please refer to the 'contact us' section on how to contact us.

Your engagement letter with us and Forvis Mazars NSW or Forvis Mazars Vic may set out other means in which you may provide them with instructions.

Who do we act for?

As an AFSL holder, we act on our own behalf when providing you with financial services. We are not aligned with any product issuer or re-seller.

Fees and charges

We will charge you a fee for any general advice we provide to you. That fee may either be a fixed fee or based on the amount of hours it takes us to prepare and provide you with the general advice.

Details of these fees will be provided to you in an engagement letter or fee disclosure statement.

You may request particulars of these fees within a reasonable time after receiving this FSG, but before you are provided with any general advice.

We do not receive any commissions from product issuers or re-sellers.

Our advisers do not receive any commission payments. They are paid a salary which does not change depending on the amount of financial services they have provided.

Ongoing

If you enter into an ongoing service arrangement with us, we will charge you a yearly fee. This will be disclosed in the SOA or ROA, engagement letter or fee disclosure statement.

Accounting

Forvis Mazars NSW & Forvis Mazars Vic may charge you additional fees, which arise as a result of:

- the implementation of any advice we provide you; or
- the implementation of any 'execution only' instructions that you provide to us.

This may include fees for preparing SMSF establishment documents, or ongoing audit or compliance fees in relation to a SMSF. These fees are not related to the financial services we provide you, and will either be a fixed fee or based on the amount of hours it takes us to prepare the necessary documentation. These fees will be set out in the engagement letter you enter into with Forvis Mazars NSW or Forvis Mazars Vic.

Referrals

Directors or employees of Forvis Mazars Vic may refer you to National Mortgage Brokers Pty Ltd ("NMB") if you or your SMSF require a loan. If you obtain a loan through NMB, Forvis Mazars Vic will receive a commission. The amount of the commission will depend on the value of the loan you obtain. This commission will be disclosed in the same form as the referral, which will usually be in the SOA.

Associations

We are required to disclose any associations or relationships between us, Forvis Mazars NSW, Forvis Mazars Vic and product issuers that could reasonably be capable of influencing the financial services we provide to you. No such associations or relationships exist.

Complaints

We are fully committed to providing quality financial services. However if you are unhappy with the services provided, we have an internal complaint process to deal with your concerns.

Step 1

Please contact us if you have any complaints with respect to the financial services. Please provide us with as much information about the complaint as you can. We will then attend to your complaint and may contact you for more information. Once we have enough information, we will endeavour to resolve your complaint in 5 business days:

Step 2

If you are not happy with the outcome, you may request that our compliance officer review your complaint and the proposed resolutions. The compliance officer may contact you for more information. The compliance officer will contact you with his or her decision.

Step 3

If you are still not satisfied with the decision or we do not respond to you within 45 days after you make the initial complaint, you can contact our external dispute resolution provider, Australian Financial Complaints Authority ("AFCA"). AFCA'S details are:

Telephone: 1800 931 678
Website: www.afca.org.au
Mail: Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

You may only contact AFCA after you have followed the procedure above.

Compensation arrangements

We hold professional indemnity insurance in respect of our financial services which complies with the Corporations Act 2001 (Cth). The professional indemnity insurance covers all of the financial services you are provided with, even if they were provided by a person who is no longer our adviser.

Further information

If you have any further queries, please do not hesitate to contact us.

Contact us

Forvis Mazars Wealth Management Pty Ltd

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