APEX FINANCIAL SERVICES GROUP

FINANCIAL SERVICES GUIDE

VERSION 3.8

DATE OF ISSUE 15 NOVEMBER 2026

APEX FSG PTY LTD
ABN: 11 657 399 552 AFSL: 539 244

643 LOGAN ROAD,
GREENSLOPES, QLD, 4120
(07) 3180 8831

What is a Financial Services Guide?

We understand the importance of tailored financial advice designed to identify and achieve personal financial goals. We appreciate your consideration to engage Apex Financial Advice to offer this service to you.

This Financial Services Guide is designed to help you better understand APEX FSG PTY LTD and our Authorised Representatives (Advisers), which can assist you in deciding to use our services.

This document contains the following:

- APEX FSG PTY LTD as a licensee and our Authorised Representative number.
- The financial services we offer and how we provide advice and make recommendations.
- Fees, commissions, charges and other benefits that may be paid to us.
- Our accreditations, qualifications and experience.
- The collection and handling of your personal information (our Privacy Policy).
- What to do if you have a concern or complaint about our service.

Our Financial Services Guide can be found on our website for your perusal at any time.

About APEX FSG PTY LTD

Apex Financial Advice was founded in 2018 and formerly operated under a dealer group license held with ASIC. APEX FSG PTY LTD was established in 2022, operating under the Australian Financial Services License 539244, allowing Apex Financial Advice to be self-licensed and deal directly with ASIC and meet their requirements.

At APEX Financial Advice, we believe that financial freedom is within reach for everyone. That's why we offer accessible services that are designed to help you achieve your goals no matter what your financial situation may be.

APEX FSG PTY LTD will continue to act under its existing license and management to enable us to draw on the experience, financial strength and ethics provided to date. APEX FSG PTY LTD guarantees that:

- Our Advisers will always act in your best interests.
- All recommended strategies and products will address your unique circumstances and needs; and
- We are responsible for the financial services provided by our Advisers.

APEX FSG PTY LTD contact details:

- Street address: 643 Logan Road, Greenslopes QLD 4120
- Postal address: PO Box 6, Greenslopes QLD 4120
- Phone number: (07) 3180 8831
- Email address: admin@apexfsg.com.au

Our Financial Services

APEX FSG PTY LTD is licensed to provide financial advice on:

- Deposit Products.
- Interests in Managed Investment Schemes, including Unit Trusts, Investment Bonds, Education Bonds, Property Trusts, Index Funds, Government Bonds, Direct shares, Exchange Traded Funds, Debentures and Cash Management Accounts.
- Securities and Derivatives.
- Superannuation, including accumulation accounts, defined benefit funds, allocated pensions, rollovers, transition to retirement accounts, SMSF's, personal retirement planning including aged care and estate planning.
- Life Insurance Products, including Annuities, Term Insurance, Income Protection, Trauma and Total and Permanent Disability Insurance.
- Standard Margin Lending.

What is the Financial Advice process?

At APEX FSG PTY LTD, all Advisers follow this process when meeting with you:

1. Introduce our services and discuss the financial planning process, including perceived benefits and limitations.
2. Gather information to assist in identifying your goals and any potential financial issues.
3. Prepare and present a Financial Plan (Statement of Advice).
4. Once you authorise the "Acknowledgement of Advice", your Adviser will implement your Financial Plan.
5. Discuss an ongoing service and review program with you if applicable.

These steps will take place over several meetings, in line with your needs.

What can I expect?

Your Adviser is committed to providing quality financial advice and recommending a choice of products and services to suit your circumstances. We are obliged under law to have a reasonable basis for our financial advice, act in your best interest, and address your needs when providing recommendations. We will not compromise on our advice and take this responsibility very seriously.

To achieve this, your Adviser will need to determine your needs, objectives, and relevant financial circumstances before providing you with advice, products and services. You will be asked to provide accurate information and update your adviser on any changes to your circumstances to ensure the advice and products recommended remain relevant to your circumstances.

You have the right not to divulge some information; however, in such cases, your adviser will warn you about the possible consequences of not providing relevant personal and financial information and how this may impact the quality and reliability of the advice provided.

Additionally, your adviser may only provide advice if they feel they can do so adequately with the information provided.

Before providing any financial products and services to you, we must verify your identity per the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. Your adviser will let you know what documentation is needed to meet these client identification requirements.

Subject to its appropriateness, any product recommended by your Adviser must be included on APEX FSG PTY LTD's Approved Products List. This list is constructed and maintained by the APEX FSG PTY LTD Investment Committee, using ratings and reports from leading research groups.

The purpose of the list is to ensure that:

- Recommended product providers have the necessary skills, resources and experience to achieve their stated investment objectives and
- Our Advisers have a broad range of products researched to select from to meet their client's diverse needs.

If your Adviser needs to consider products outside the Approved Products List, they may apply to the APEX FSG PTY LTD investment committee to consider these and their appropriateness.

To ensure that you remain on track in meeting your short-to-long-term needs and objectives, it is vital to periodically review your financial advice, products and services for relevancy. Your adviser may offer and recommend an annual comprehensive personal review service. This involves updating advice in line with your needs and implementing any changes you have agreed on. A fee may be charged for the ongoing advice and management of your financial affairs. Your adviser will provide details of any fees applicable to you.

Does all communication need to be in writing?

Your adviser may accept your instructions via phone, letter, email or fax. Sometimes, your adviser can only accept written instructions from you, and they will let you know when this is the case.

Your adviser is required to maintain:

- A paper or electronic record of your personal information, including details of your relevant personal circumstances.
- Records of documentation for any financial advice given to you; and
- Records of any documents containing advice they have provided you.
- If advice is time sensitive and would be financially detrimental for you to wait for formal advice, an email or letter can be produced pertaining to the advice, which will subsequently be followed by the appropriate documentation.

Please see our Privacy Policy regarding the care of this information.

What Financial Advice documents can I expect?

When receiving financial advice, these are some of the documents you may receive from your adviser:

- Client Acknowledgement (CA)
- Statement of Advice (SoA)
- Record of Advice (RoA)
- Third Party Authority (TPA)
- Financial Services Guide
- Ongoing Service Agreement
- Renewal Notice
- Product Disclosure Statement (PDS)

The **Client Acknowledgement** will set out the general terms of our engagement, the scope of work covered and our fees.

The **Statement of Advice** contains specific financial advice that considers your needs, objectives and relevant financial circumstances. It also includes any recommendations about financial products and services and the basis of those recommendations. Additionally, it contains any commissions and other fees payable relating to financial products recommended to you in connection with this advice.

Under certain circumstances, your financial adviser may provide you with a Record of Advice rather than a Statement of Advice. An ROA is provided in situations where further personal advice is provided and your circumstances and the basis for the advice are not significantly different. It streamlines the documentation process by avoiding unnecessary documentation.

A Third Party Authority (TPA), will allow the adviser and administration staff to source relevant information from existing products or relevant providers, which will assist in accurate information being obtained.

An Ongoing Service Agreement will be provided if ongoing service has been recommended by your adviser, outlining ongoing fees and service.

A **Renewal Notice** will be provided to you at the annual review meeting. Signing the form signifies your agreement to proceed with ongoing financial advice services with Apex Financial Advice Pty Ltd.

A **Product Disclosure Statement** will be provided if your Adviser recommends a particular financial product. The PDS will include detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable). This information is provided to help you make an informed decision about the recommended product.

Should you misplace your documentation, you may request, in writing, a copy of any advice document you have received up to seven years after the advice has been given. Please refer to “Your Rights” in the Your Privacy section of this guide, or our full Privacy Policy for details on requesting a copy of your documentation.

What Fees & Charges can I expect?

APEX FSG PTY LTD prefers fee-for-service remuneration, and our Advisers are paid an annual salary. In some instances, insurance providers may pay commission. Depending on the provider, all fees and commissions are paid directly on a monthly, quarterly or annual basis to APEX FSG PTY LTD and not the individual adviser. APEX FSG PTY LTD directs fee and commission monies to Apex Financial Advice.

APEX FSG PTY LTD and its Advisers are prohibited from accepting gifts or inducements over $300. Any benefit given to Apex FSG between $100 to $300 will be recorded on our register, which is available on request.

Referral Fees

Advisers work closely with many industry professionals and organisations, such as accountants and solicitors. Apex Financial Advice will not receive any fees or commissions from other professionals, and all referrals will be made on a non-monetary basis in your best interest.

What to do if I have a complaint?

APEX FSG PTY LTD is committed to providing quality financial services efficiently and honestly. We take all complaints seriously and have developed a formal complaint-handling process to deal with client complaints. A copy of the "Complaints Handling Policy and Procedures" is available from your Adviser or APEX FSG PTY LTD. If you have a complaint, please contact your Adviser directly to discuss the issue and seek a resolution.

If the complaint cannot be resolved by talking to your Adviser, please contact the Apex FSG office directly:

The Complaints Officer:

APEX FSG PTY LTD
643 Logan Road, Greenslopes QLD 4120
Phone: (07) 3180 8831

We will acknowledge the complaint within one business day of receiving it.

We will then investigate the complaint and respond to you in writing within 30 calendar days. If we are unable to respond within that time, we will tell you why and let you know when you can expect a response.

If APEX FSG PTY LTD is not able to resolve your complaint to your satisfaction, you have the right to complain with the Australian Financial Complaints Authority, a dispute resolution service for the financial services industry:

Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678

Email: info@afca.org.au Website: www.afca.org.au

ASIC also has an information line on 1300 300 630, which you may use to obtain information about your rights and make a complaint.

Professional Indemnity Insurance

All APEX FSG PTY LTD Advisers are covered by Professional Indemnity Insurance as required by the Corporations Act, meeting ASIC requirements and covering present and past Authorised Representatives (Advisers).

Your Privacy

APEX FSG PTY LTD and Apex Financial Advice PTY LTD are committed to protecting your personal information and handle it in accordance with the *Privacy Act 1988* (Cth) and the Australian Privacy Principles.

What We Collect and Why

We collect your identity and contact details, your financial and personal circumstances and, where relevant to insurance advice, health information (with your consent). We use this information to verify your identity, provide you with advice and services, arrange products on your behalf and meet our legal obligations. We are required or authorised to collect information under laws including the *Corporations Act 2001* (Cth), the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) and tax laws. If the information you give us is inaccurate or incomplete, our advice may not be appropriate for you, and we may not be able to provide it.

Who We Share It With

We may disclose your personal information to product issuers and platforms (including insurers and super funds), other professionals you have authorised (such as your accountant), our service providers, and government bodies and regulators. We may also disclose it where you consent or where the law requires or authorises us to. Some service providers may be located outside Australia, and the countries are listed in our Privacy Policy. We may use automated systems and AI tools to assist us, but our advisers and staff review the outputs before relying on them. We do not sell your information. You can opt out of marketing at any time.

Your Rights

You can ask to access or correct the personal information we hold about you, and we will respond within 30 days. Our full Privacy Policy explains how we collect, hold, use and disclose your information, how we protect it, and how to make a complaint. You can find it at **www.apexfinancialadvice.com.au/privacy-policy**, or we will give you a copy free of charge on request.

Other People

If you give us information about another person, such as a beneficiary, please make sure they are aware of this notice.

Contact Us

If you have a complaint regarding the collection or use of your personal information or have an enquiry about this Privacy policy, please write to:

Privacy Officer APEX FSG PTY LTD and Apex Financial Advice PTY LTD

PO Box 6, Greenslopes QLD 4120

Phone: (07) 3180 8831

Email: admin@apexfsg.com.au

If we have not resolved your privacy complaint to your satisfaction, you can contact the Office of the Australian Information Commissioner (OAIC) at www.oaic.gov.au or on 1300 363 992.

About Apex Financial Advice

Apex Financial Advice exists to help you achieve financial success by providing tailored financial advice and strategies to suit your circumstances.

We take time to understand your personal and financial situation and ensure you have the correct foundations in place before devising a bespoke financial plan to attain your financial goals.

Apex Financial Advice PTY LTD (ABN 20 628 881 096) is a Corporate Authorised Representative (1311967) of APEX FSG PTY LTD, operating under the Australian Financial Services License 539244.

Your Adviser Profile

We understand financial advice's importance in identifying and achieving personal financial goals and appreciate you considering an Apex FSG Adviser to assist you.

To help you choose a financial adviser, you can review the information provided in the Adviser Profiles below, before receiving any personalised financial advice, products, and services.

These documents provide you with information regarding the financial planning advice process and fee schedule used by:

- Robert James O'Reilly (Robert O'Reilly), Authorised Representative No. 1235560
- Hannah Isobel Hines (Hannah Hines), Authorised Representative No. 1306183

of APEX FSG PTY LTD to ensure that you have sufficient information to confidently engage these advisers to provide financial advice to you.

All of our Advisers operate under Apex Financial Advice PTY LTD.

About Your Advisers

Robert O'Reilly

Robert provides specialised financial advice to clients relating to, but not limited to:

- Cashflow and Budgeting
- Superannuation and Self-managed Super Funds
- Retirement Plans
- Managed Investments
- Risk Mitigation
- Wealth Creation
- Margin Lending
- Aged Care
- Social Security and Services Australia
- Permanent Impairment
- Special Rate Disability Pension
- Commonwealth Superannuation schemes

Robert's qualifications and accreditations include:

- Diploma and Advanced Diploma of Financial Planning
- Bachelor of Commerce
- SMSF accredited

Robert has been servicing clients as a financial adviser since 2015 and has held roles in mid- tier dealership groups as well as the mainstream banking sector. As a financial adviser, he draws on a wealth of experience from the insurance and banking sectors, specifically in client-facing and service-based roles.

He is particularly interested in entrepreneurship and family businesses, having run his own successful trade business. As a solution- driven individual passionate about providing uncomplicated and accessible advice to his clients, Robert enjoys implementing tailored strategies specific to his client's financial needs and circumstances.

Robert O'Reilly

Authorised Representative No. **1235560**
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Hannah Hines

Hannah provides specialised financial advice in areas including, but not limited to:

- Deposit and Payment Products
- Government Debentures and bonds
- Life insurance products
- Managed investments
- Retirement planning
- Securities
- Superannuation
- Social Security and Services Australia
- Margin lending
- Permanent Impairment
- Special Rate Disability Pension
- Commonwealth Superannuation schemes

Hannah's qualifications and accreditations include:

- Bachelor of Business Management
- Graduate Diploma in Financial Planning
- Commissioner for Declarations (QLD)
- Master of Financial Planning

Hannah has been working in the banking and financial services industry since 2009, gaining extensive experience across a broad range of client needs.

She is passionate about helping individuals and families achieve their financial goals through tailored advice and long-term planning. Her client first approach and attention to detail contribute to the high level of service Apex Financial Services are known for.

Hannah Hines

Authorised Adviser No. **1306183**
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Fees and Payments

Our Advisers are professional advisers who receive payment for the advice and services they provide. All of Apex Financial Advisers are remunerated in the form of a salary. The advisers may also receive bonuses or further payments by Apex Financial Advice dependent on their performance and several factors, such as compliance met, training fellow staff, acquiring additional clients and client reviews provided.

Fee-for-service

Fees are charged according to work undertaken by your adviser and may be charged hourly or as a flat fee. A fee may be charged for the initial work in developing and implementing a strategy and ongoing monitoring and reviews. Your adviser will charge a percentage-based fee if managing an investment or superannuation portfolio on an ongoing basis for you.

Commissions

Your adviser may receive upfront and ongoing commission for the personal insurance services they provide. Life insurance commissions are capped at 66% (including GST) of the first year's premium for upfront commission, and 22% (including GST) of the premium for ongoing commission on renewals. Before we receive a commission on a life insurance policy arranged under personal advice, we will explain it to you and obtain your consent, as the law requires.

Commissions are not an additional cost to you; product providers pay them for insurance or investment policies.

Our Fees

Our fees vary according to the scope and complexity of the advice required. The scope of the work and the fees charged for services are agreed upon with clients before commencing work.

In some instances, it may be appropriate to charge an hourly rate for financial services. The current rate is:

- Financial Adviser - $495 Inclusive of GST
- ADF Transitions - $1,000 Inclusive of GST

Different fees may be charged depending on our specific circumstances or needs, but as a general guide:

- Initial 15-minute Discovery meeting is complimentary.
- General advice and Ad hoc additional meetings are charged hourly, or part thereof, with a 60-minute minimum.
- Minimum plan fee: $4,000, including GST.
- General advice meeting fees may be rebated against the cost of a financial plan at adviser's discretion should you choose to proceed.
- Veterans with financial planning entitlements for Permanent Impairment (PI) or Special Rate Disability Pension (SRDP) will have advice charged directly to the Department of Veterans' Affairs for these offers.
- The ADF Transition Fee covers an Initial Meeting and subsequent ad-hoc conversations within a reasonable limit. Your adviser will inform you prior to any additional fee being charged for Transitions.

Calculating and Communicating Fees and Commissions

We will detail in writing all fees, commissions and other benefits associated with our recommendations in your Statement of Advice (SoA) or Record of Advice (RoA) as appropriate. We will also provide you with the relevant Product Disclosure Statements issued by the product issuer which will detail any fees relating to the product recommended. Your Financial Adviser will provide you with a SoA or RoA before they proceed to act on your instructions, except in cases of time-critical advice (e.g. risk advice) where written advice will be prepared within 5 working days of your signed application.