AUSTRALIAN FINANCIAL
ADVISORY SOLUTIONS



Financial Services Guide

40 Lime Street Sydney
NSW 2000

T: (02) 6766 9655

FSG Version 6.8 | 19 November 2026

We’re looking forward to working with you…

ABOUT THIS GUIDE

This Financial Services Guide (FSG) is designed to inform you of certain basic matters relating to our relationship and enable you to decide if the financial services we offer are right for you.

This document includes:

- What services we are authorised to provide
- What documents you may receive depending on the advice you receive from us
- How we are remunerated
- How we collect and use your personal information
- How we can be contacted
- What to do if you have a complaint

Not Independent - As defined by the Corporations Act

The Corporations Act states that a Licensee or a Representative of a Licensee who receives commissions from any product provider cannot claim to be independent, impartial or unbiased. As Australian Financial Advisory Solutions may receive both initial and ongoing commissions from the Life Insurance products we recommend our clients acquire, we are unable to describe ourselves as independent, impartial or unbiased.

Who will be providing the financial service to me?

Australian Financial Advisory Solutions PTY LTD (AFAS)
holds Australian Financial Services Licence (AFSL)
AFS Licence number 287619
A.C.N. 104 345 833

Address: 40 Lime Street, Sydney NSW 2000
Email: info@afas.net.au
Telephone: (02) 6766 9655

While many financial planning organisations rely on their ownership by banks, fund managers, stockbrokers, or accountants to provide a stream of clients.

AFAS does not follow this approach. We rely instead on our own reputation in our target markets, and on industry participants who see they can enhance their own relationships by identifying potential clients.

What services can you provide for me?

AFAS is authorised to provide advice on and deal in financial products including:

- Deposit and payment products
- Government debentures, stocks and bonds
- Life insurance and investment products
- Interests in managed investment schemes
- Retirement savings account products
- Securities
- Standard margin lending facilities
- Retail superannuation and self-managed superannuation funds

Through our conversations with you, we provide professional advice to help you make informed decisions. This advice may include:

General Advice

On topics including investments, insurance and superannuation. This does not take into account your objectives, financial situation and personal circumstances.

Personal Advice

On your complete financial situation, or on limited areas where you require advice on your personal circumstances.

Our Advisers may be limited in the areas in which they can provide advice to you. Your Adviser will tell you which areas they can advise you, and if you require advice that is outside your Adviser's authorisation, they will refer you to a specialist for assistance.

When providing personal financial advice, our Advisers are required to act in your best interests and comply with the Financial Planners and Advisers Code of Ethics 2019.

When we provide financial services, we act on our own behalf.

What does the personal advice process involve?

01

Discovery

We want to get to know you.
We want to know what is important for you and your family.
What your goals, concerns and dreams are.

We will also gather data to assess your situation and investigate options that may be appropriate for you.

02

The Financial Plan

The primary purpose of this plan is to inform you clearly and in detail what is proposed and recommended after our discovery stage.

There are quite a few financial advice strategies we could present to you, but yours will be tailored to your circumstances.

The Financial Plan will include:

- Where you are now
- Where you want to be
- How our advice helps you get there
- The outcome

What does the personal advice process involve?

03

Time For Action

We want to make it as easy as possible for you, so we do as much of the legwork as we can. Our administration team sees to the establishment of new investments or the transfer of existing ones, rolling over your superannuation and setting up insurance policies.

Getting your plan up and running may take some time. We will make sure you know how the process is going every step of the way

04

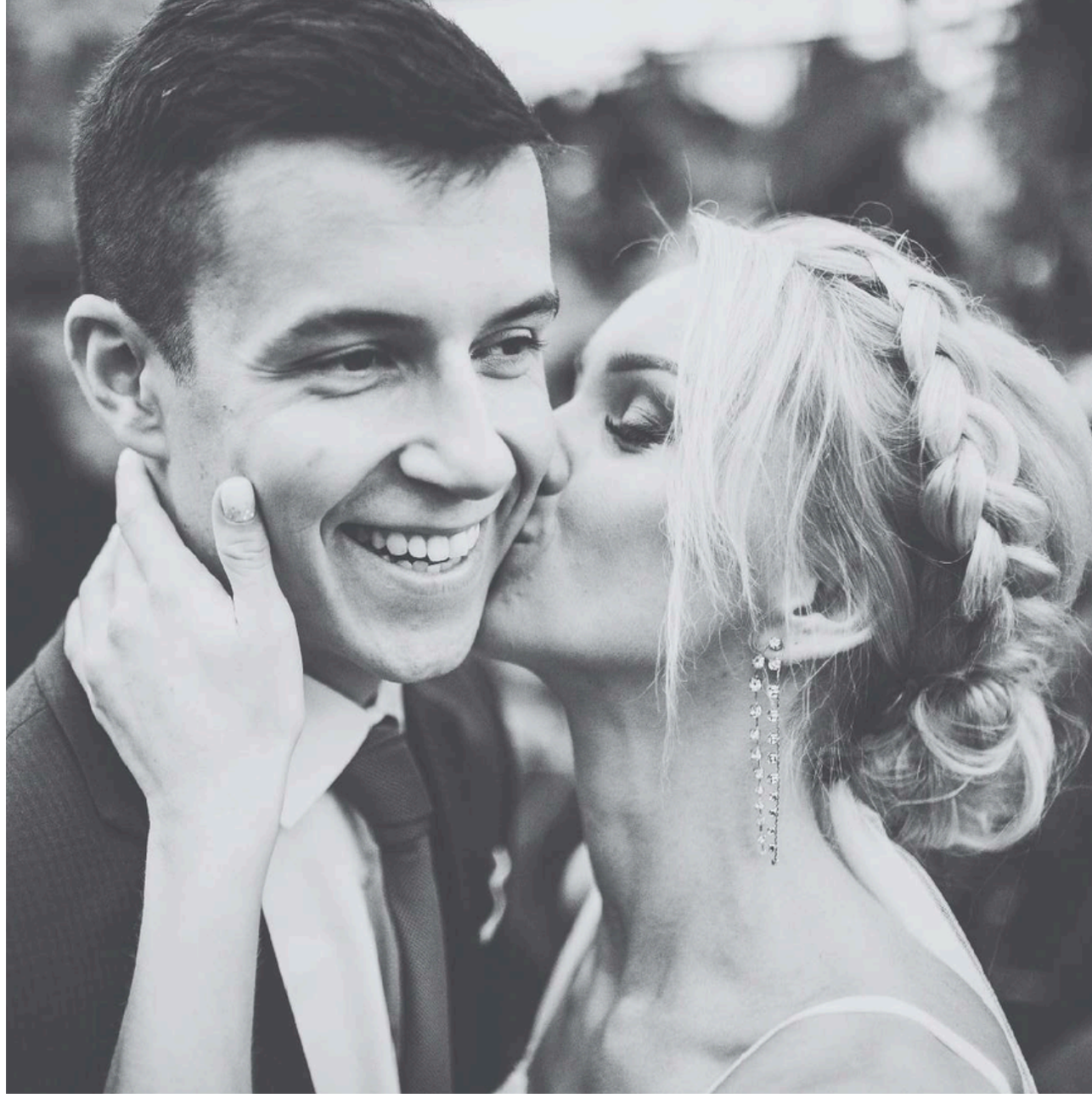
We'll Help You Keep On Track

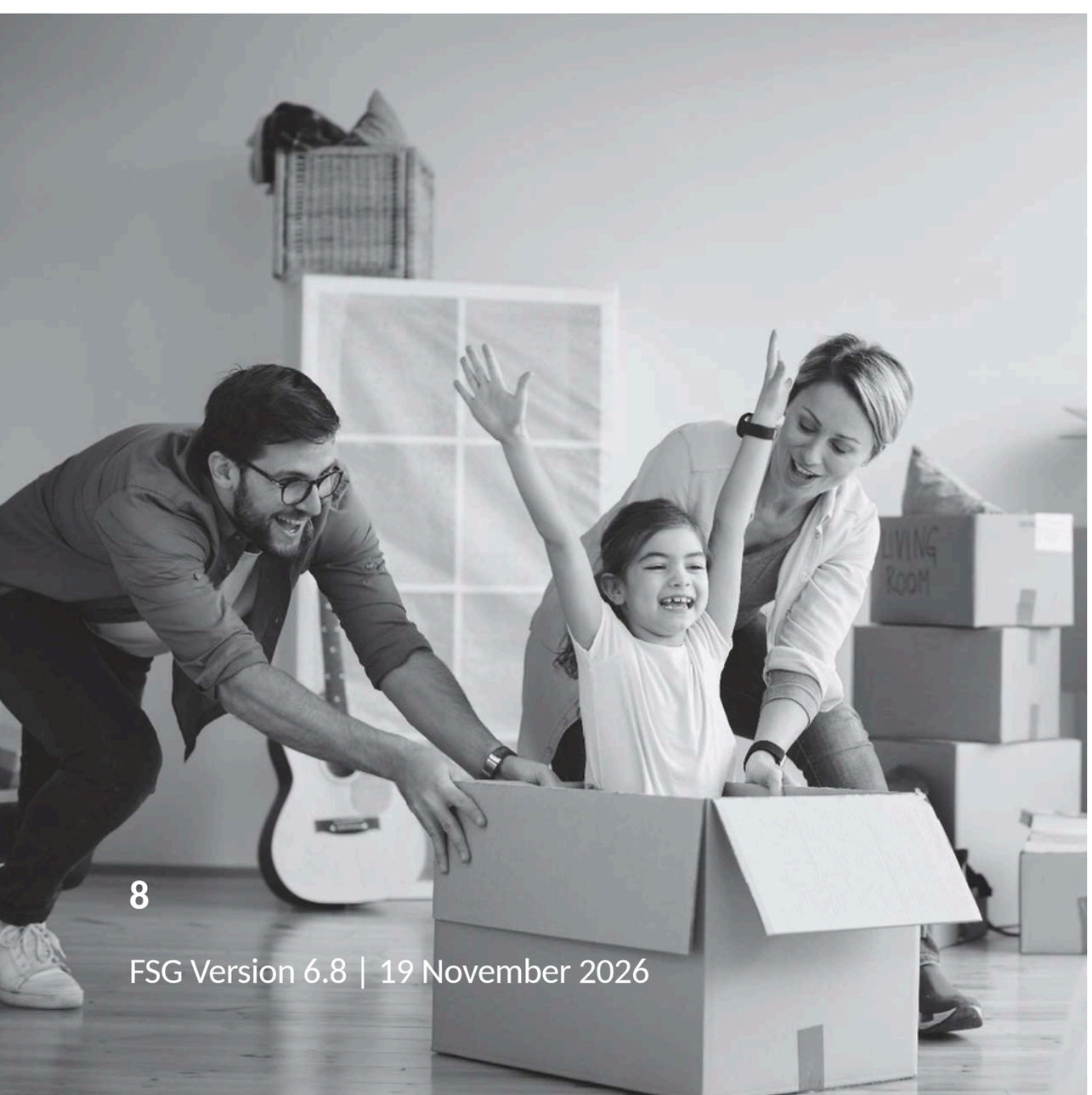
We can provide you with ongoing advice that gives you confidence that your plan can adapt with you.

Depending on the ongoing service you select, you might want to meet with us once a year to discuss changes to your situation and the market.

We may also provide you with relevant information and market commentary that may be of interest.






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What documents will I receive?

Personal Advice Documents

When we give you personal financial advice, we will document this in a Statement of Advice (SoA). Your SoA will include:

- Your personal circumstances;
- Our areas of advice;
- Our recommendations, including the basis of our advice and why it is appropriate; and
- Information about remuneration, commissions and any benefits or associations that may influence our advice.

If we provide further advice, we may also provide you with a Record of Advice (RoA) where your relevant circumstances and the basis of the further advice are not significantly different from the previous advice provided to you.

Product Disclosure Documents

When your Adviser recommends a financial product, we will provide you with access to the Product Disclosure Statement (PDS) or other relevant disclosure documents. This document will contain information about the financial product, including features, fees, benefits and risks.

All of the documents provided will help you make an informed decision about our recommendations and the products included.

What are the fees?

We want you to understand the costs associated with the financial services provided to you.

Investment and Super Products

Where applicable, fees for advice and services relating to investment and superannuation products may be calculated as a percentage of the value of the relevant investments or as a fixed dollar amount. The applicable fee and method of calculation will be disclosed and agreed with you before the fee is charged.

Insurance Products

AFAS may receive initial commission for the insurance products we recommend, which may be up to 66% (incl GST) of the initial annual premium.
For example: If the initial premium was $1,000, we may receive up to $660.

Ongoing Commission

AFAS may receive ongoing commission for the insurance products we recommend, which may be up to 22% (incl GST). For example, if the ongoing renewal premium is $1,000, we may receive up to $220.

How will I pay for the service?

Upfront or One-Off Fees
We may charge an upfront or one-off fee for financial advice. For comprehensive advice, our fees typically range from $8,800 to $22,000 (including GST), but may be higher or lower depending on the factors below.

- The number and type of advice topics covered.
- The complexity of your circumstances and the strategies we recommend.
- The depth of analysis and documentation required.
- Whether we need to liaise with third parties on your behalf.
- The products or platforms involved, particularly where you ask us to use a product that requires significantly more work to implement or administer.

Fees may be charged as a fixed fee, an hourly rate or another agreed basis. The fee that applies to you will be disclosed and agreed with you before you incur it. Where personal advice is provided, the fee, or how it is calculated, will also be disclosed to you when the advice is provided or as soon as practicable afterwards.

Ongoing Advice Fee
An ongoing advice fee may be charged where you enter into an ongoing arrangement with us. This allows us to support you with your financial strategies, objectives and products, and to review them regularly so they stay appropriate for your needs.

The fee reflects the cost of providing the agreed services to you and depends on factors such as:

- the services included in the arrangement and how often we review your situation.
- the complexity of your circumstances and strategies.
- the number and type of products and accounts we manage.
- whether we need to liaise with third parties on your behalf.

Fees may be charged as a fixed fee, a percentage-based fee or another agreed basis. Your adviser will recommend the fee structure that suits your circumstances. The services and the fee that apply to you will be set out in your ongoing fee arrangement and agreed with you in writing before it starts. You can end the arrangement at any time, and it must be renewed each year if you wish to continue.

How will I pay for the service?

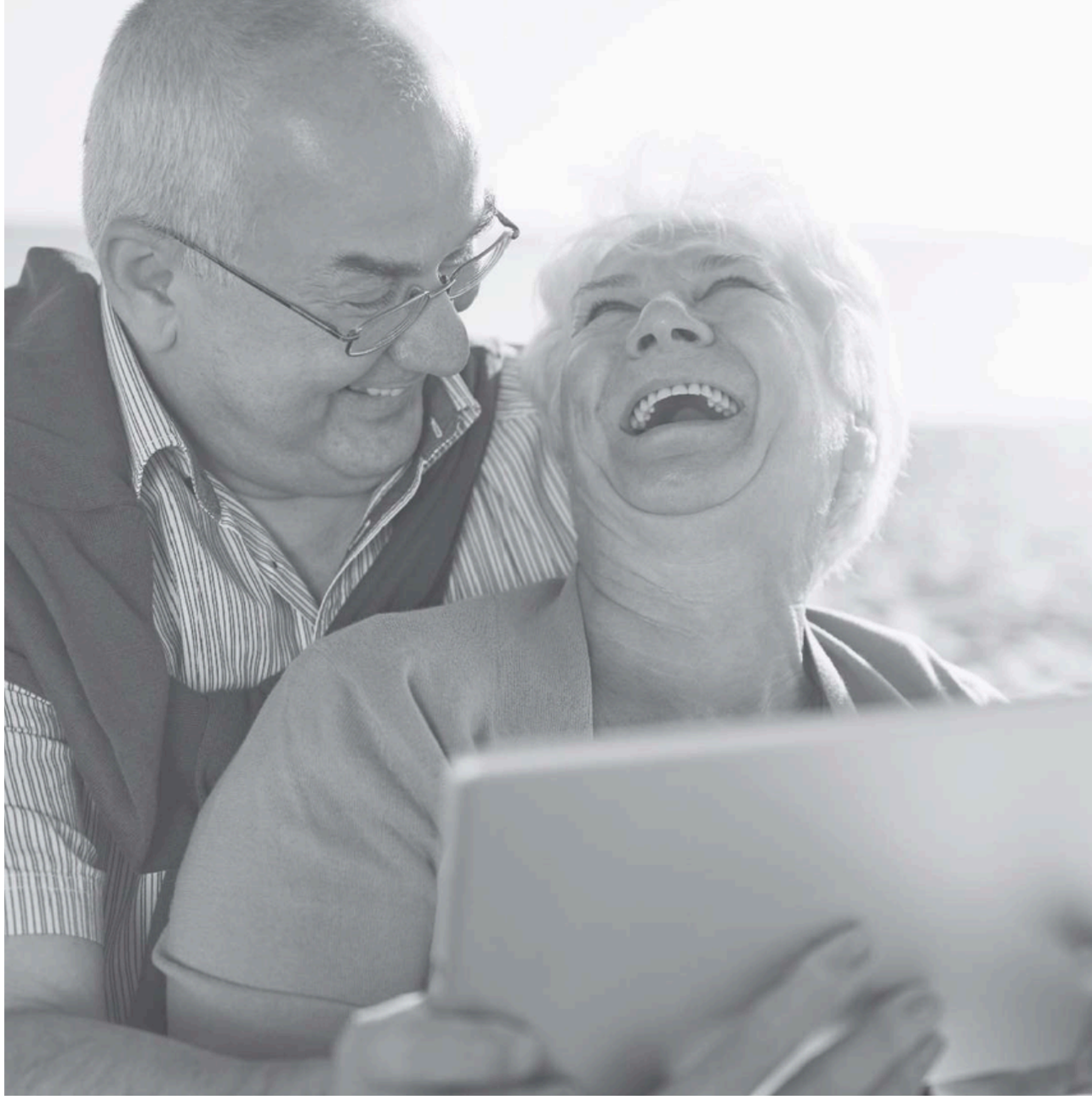
Direct Shares Brokerage
Brokerage may be payable when you purchase or sell direct shares. Brokerage is a third-party cost payable by you and is not received by AFAS. The applicable brokerage will be disclosed to you in your advice document or before you place a trade.

Margin Lending
We do not charge an asset-based fee on amounts borrowed to acquire financial products. Where borrowed funds form part of your portfolio, any fee relating to those amounts will be a flat dollar amount for the services provided. The fee that applies to you will be disclosed and agreed with you in writing before you incur it.

Additional Advice Fee
We may charge a fee where you ask for advice that is not included in your ongoing advice arrangement. The fee depends on factors such as the number and type of advice topics, the complexity of your circumstances and the strategies we recommend, and the depth of analysis and documentation required. Fees may be charged as a fixed fee, an hourly rate or another agreed basis. The fee that applies to you will be disclosed and agreed with you before you incur it.

Other Fees
We may charge a fee for other services or assistance you request where a Statement of Advice is not required, such as client-directed transactions, Centrelink assistance, aged care assistance and succession planning discussions. This applies whether or not you have an ongoing advice arrangement with us. The fee depends on the nature and extent of the work involved. Fees may be charged as a fixed fee, an hourly rate or another agreed basis. The fee that applies to you will be disclosed and agreed with you before you incur it.









Do you receive remuneration, commission, fees or any other benefits as a result of providing me these financial services?

The exact amounts of any fees, brokerages, bonuses or other incentives received by the Licensee will be included in your SoA that will be provided to you.

Remuneration

Fees and commissions relating to the financial services provided to you are received by AFAS on behalf of your Corporate Authorised Representative (CAR). These amounts are attributed to your CAR, who is responsible for remunerating your Adviser.

Your Adviser may be remunerated by their CAR by way of salary, a share of the fees and commissions generated from the financial services they provide, or a combination of these.

Remuneration is not based on revenue generated from specific product providers.

AFAS Representatives do not receive incentives from product providers, and AFAS does not offer incentives to its Representatives based on revenue generated from specific product providers.

Referral Arrangements

We do not pay any referral fees to individuals or organisations for referring clients to AFAS.

We currently have referral arrangements with TAL and AIA. Should you purchase an insurance policy following our referral with either of these insurers, AFAS may receive a benefit calculated as a share of the upfront and ongoing commissions on your policy.

You may request specific details of this benefit, including the amount and how it was calculated.

What is your Privacy Policy?

AFAS collects personal information that is reasonably necessary to provide financial services to you and comply with our obligations under applicable laws and regulations. This can include information about your identity, personal circumstances, financial situation, needs and objectives

Collecting and Disclosing Your Personal Information

We may disclose your personal information to product providers, third-party service providers and other organisations that assist us in providing financial services or operating our business. We may also disclose your information to a dispute resolution body where a complaint is referred, a person acting on your behalf, or other parties where required or permitted by law or where you have authorised us to do so.

We may collect personal information about you from third parties where it is relevant to providing financial services to you or meeting our legal and regulatory obligations.

AFAS is required to comply with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 and associated Rules. These requirements include customer identification and verification, ongoing customer due diligence and certain reporting obligations. We may collect and use your personal information, and disclose it to product providers, government agencies, regulators and other third parties where required to meet these obligations.

A copy of our Privacy Collection Statement will be provided with this Financial Services Guide. Our Privacy Collection Statement and Privacy Policy are also available on the AFAS website www.afas.net.au.

What is your Privacy Policy?

Accessing Your Personal Information
If you wish to access the personal information AFAS holds about you, please make your request in writing. We will respond to your request within fourteen (14) working days and may need to verify your identity before providing access.

Where permitted, we may charge a reasonable fee for providing access to your personal information. If a fee applies, we will advise you of the likely cost in advance.

In some circumstances, we may be unable to provide access to some or all of the information requested. Where this occurs, we will explain the reasons for our decision as required by law.

Marketing & Communications
We may use your personal information to send you newsletters, market and portfolio updates, and other information we believe may be relevant or of interest to you.

You may opt out of receiving marketing communications from us at any time by using the unsubscribe option provided in the communication or by contacting us.

Use of Service Providers and Offshore Support
AFAS and our Representatives may engage third-party service providers to assist with the delivery of financial advice and related services, including administration, paraplanning, compliance and technology support.

Some of these providers may be located outside Australia. Where personal information is disclosed to overseas providers, AFAS and our Representatives take reasonable steps to ensure appropriate privacy, confidentiality and security arrangements are in place.

These providers are only permitted to access and use personal information as required to perform the services for which they have been engaged.

Other Important Information

Third-Party Providers
AFAS and its Representatives do not accept benefits from product providers that are, or could reasonably be considered, conflicted remuneration.

From time to time, AFAS or its Representatives may receive permissible non-monetary benefits from product providers, such as education and training, professional development or minor hospitality. Any such benefits must comply with applicable conflicted remuneration requirements and AFAS policies.

Any benefit received that has a value in excess of $100 and up to $300 will be listed on the AFAS Conflicted Remuneration Register, which is available for public inspection.

Any benefit that is material to your consideration of our recommendations will be disclosed in your SoA

Professional Indemnity Insurance
Australian Financial Advisory Solutions Pty Ltd (AFAS) maintains Professional Indemnity Insurance as part of its compensation arrangements for retail clients. These arrangements comply with the requirements of section 912B of the Corporations Act 2001.

The insurance covers claims relating to the conduct of AFAS and its Representatives and includes cover for former Representatives and employees where the relevant conduct occurred while they were acting on behalf of AFAS.

What if I have a complaint?

If you have a complaint about the service provided to you, you should take the following steps

01

Contact your representative and tell them about your complaint.

02

If your representative cannot resolve your concern within 5 business days, please contact AFAS.

Write to:

Australian Financial Advisory Solutions Pty Ltd
Boxes 9-11, 26a Lime Street
Sydney NSW 2000

Phone: (02) 6766 9655
Email: info@afas.net.au

03

If you are still not satisfied, contact the **Australian Financial Complaints Authority (AFCA) afca.org.au**

Write to:

Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678
Email: info@afca.org.au

If your concerns involve ethical conduct, you may wish to consider raising your concerns in writing with the **Financial Advice Association Australia (FAAA).**

They can be contacted at:

GPO Box 4285, Sydney NSW 2001.

The **Australian Securities and Investments Commission (ASIC)** also has an information line which you may use to make a complaint and obtain information about your rights.

Phone: 1300 300 630

Compensation Arrangements

AFAS has professional indemnity insurance in place that satisfies the requirements of Section 912B of the Corporations Act 2001.

This insurance applies where there has been the provision of financial services applicable to AFAS Licence.

This cover also applies where the employee or representative has ceased to be an employee of AFAS but was at the time of the relevant conduct.



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Australian Financial Services Licence - 287619

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