FINANCIAL SERVICES GUIDE

FAMILY WEALTH ADVISORY®

SECURING THE FACETS OF WEALTH

Part 1

About this Financial Services Guide

At Family Wealth Advisory, we believe every family deserves thoughtful, high-quality advice. The purpose of this Financial Services Guide ('FSG') is to help you understand the services we offer and decide whether they are right for you.

In this FSG, 'we', 'us' and 'our' means Family Wealth Advisory Pty Limited ("Family Wealth Advisory") and its advisers. We are the providing entity and provide these financial services to you on behalf of the Licensee, The Family Wealth Advisory Group Pty Limited.

This FSG is in two parts, which should be read together:

- Part 1 sets out how you engage with us, the services we offer, how we and others are paid, the arrangements that may influence our advice, how we protect your privacy, and what to do if you have a complaint.
- Part 2 contains the Adviser Profiles. It gives you information about your adviser – their contact details, qualifications, experience, memberships and the advice they can provide.

The Licensee has approved the distribution of this FSG. Please retain it for your reference.

Part 1 – FSG Version 10.0
Issue date: 27 July 2026

Part 2 – Adviser Profiles Version 1.0
Issue date: 27 July 2026

About Family Wealth Advisory

Family Wealth Advisory Pty Limited (ABN 18 669 082 197), trading as Family Wealth Advisory, is a Corporate Authorised Representative (CAR number 1305186) of The Family Wealth Advisory Group Pty Limited and is authorised to provide financial services on behalf of the Licensee.

Contact details

Phone:	02 9233 2333
Email:	admin@familywealthadvisory.com.au
Website:	www.familywealthadvisory.com.au
Office:	Suite 27.02, Level 27, 85 Castlereagh Street, Sydney NSW 2000

Not Independent

The Family Wealth Group Pty Limited holds an equity interest in Family Wealth Advisory Risk Solutions Pty Ltd, a joint venture that may receive profit distributions from the sale of risk insurance products. This means we may receive a financial benefit connected with those arrangements. Although we are required to act in your best interests when providing personal advice, these arrangements mean we are not independent, impartial or unbiased as those terms are used in section 923A of the Corporations Act.

About the Licensee

The Family Wealth Advisory Group Pty Limited holds an Australian Financial Services Licence (AFSL 500323) issued by the Australian Securities and Investments Commission. As the holder of the AFSL, the Licensee is responsible for the financial services provided to you and authorises, and is responsible for, the content and distribution of this FSG.

The Family Wealth Advisory Group Pty Limited (FWAG) is 100% owned by The Family Wealth Group Pty Limited (FWG). The Licensee maintains professional indemnity insurance that satisfies the requirements of s912B of the Corporations Act.

Contact details

Phone:	02 9233 2333
Email:	info@familywealthadvisory.com.au
Website:	www.familywealthadvisory.com.au
Office:	Suite 27.02, Level 27, 85 Castlereagh Street, Sydney NSW 2000

How we provide advice

We may provide you with personal advice that takes into account your needs, financial situation and circumstances. Where we provide personal advice, we will give you a Statement of Advice ('SOA'). The SOA outlines our advice and the basis on which it was given, together with relevant information about us and the fees and charges associated with our advice. We are only able to provide personal advice about certain products as stipulated under the Licensee's AFSL.

If we provide further personal advice after our initial advice, we may record this in a Record of Advice ('ROA') instead of an SOA. You may request a copy of any further advice provided to you, if you haven't already been given it, by contacting us within 7 years from when the advice is provided.

Occasionally we provide general advice, where we express an opinion or recommendation without considering your personal objectives, financial situation or needs. If we provide general advice, we will warn you that it may not be appropriate to your needs, and we will provide an applicable Product Disclosure Statement ('PDS') where one is available, which you should read before deciding whether the product is right for you.

Financial services we offer

Under the Licensee's AFSL, we can provide advice and arrange transactions for these types of financial products:

1. basic deposit and payment products;
2. government debentures, stocks and bonds;
3. life insurance and investment life insurance products;
4. managed investments, including investor directed portfolio services;
5. retirement savings account products;
6. securities; and
7. superannuation.

We are authorised to provide these financial services to both retail and wholesale clients.

Approved products

The Licensee maintains an Approved Product List, which includes the Family Wealth Advisory SMA as well as a range of financial products from product providers not associated with the Licensee. The Licensee does not require its representatives to recommend only the Family Wealth Advisory SMA products.

We are generally only permitted to recommend Wrap services provided by platform providers on the Approved Product List; however, we can recommend other Wrap services to you where they suit your objectives, financial situation and needs.

Documents you may receive

Statement of Advice (SOA) and Record of Advice (ROA)

The SOA sets out our personal advice, the basis for it, and the fees, costs and benefits associated with that advice. Where your circumstances have not significantly changed, further advice may be documented in an ROA. We keep a record of the advice we provide for 7 years, and you may request a copy by contacting us.

Product Disclosure Statement (PDS)

When we recommend a financial product, you will be given a PDS issued by the product provider. The PDS contains key information about the product – including its benefits, significant risks, and the fees and charges payable – to help you make an informed decision. You should read any warnings and the PDS carefully before making a decision.

Service Agreement and fee and consent documents

Before we provide services, we will give you a Service Agreement that explains what we will do, what you will pay and how long the arrangement lasts. Service Agreements run for no more than 12 months. When the period ends, you can choose whether to sign a new agreement. If fees are paid by direct debit or from a product account, we will get the required authority or fee consent before arranging deductions.

Fees for our advice

Fees for providing our services are received by the Licensee. All fees described in this FSG include GST unless otherwise stated. We will discuss and agree our fee structure with you before we provide our services. The types of fees you may be charged are set out below, and you may be charged a combination, or part, of any of these fees.

Fees for advice

We may charge fees for the preparation, presentation and implementation of our advice. These fees are based on your individual circumstances, the complexity involved in your situation, and the time it takes to prepare personal financial advice for you. We will discuss these fees with you and obtain your agreement before we provide advice.

Advice service fees

We may charge a fee to provide portfolio reviews and/or the provision of services over a fixed term. This fee is agreed with you and is either a set amount, an amount based on the funds under our advice, or a combination of the two, and/or the time involved in reviewing your portfolio and circumstances.

How we and third parties are remunerated

The Licensee's directors and employees (including any employees of a related body corporate) are remunerated by salary and may also be awarded an annual bonus. Bonuses depend on several factors, including company performance, professionalism and adherence to compliance procedures, and team performance. The Licensee's shareholders (including any shareholders of a related body corporate) will also receive a benefit based on the Licensee's ongoing company performance.

Details of how each of our advisers is remunerated are set out in the relevant Adviser Profile in Part 2 of this FSG.

You may request more details about the way these people or entities are remunerated within a reasonable time after receiving this document and before any financial services are given to you. Where remuneration or other benefits are calculable at the time personal advice is given, they will be disclosed at that time or as soon as practicable afterwards; where they are not calculable at that time, a statement of how they are calculated will be provided.

By using or continuing to use our services, you agree that: all fees and charges received by us as described in this FSG (other than third party fees and charges) are a benefit given to us by you in exchange for our services; we do not charge asset-based fees where you are investing using borrowed money; and you understand, consent to, authorise and direct us to charge you in this way.

Payments from life insurance products

Your adviser may refer you to Family Wealth Advisory Risk Solutions to receive personal insurance advice. Those services are not provided under the Licensee's AFSL (see "Other services and associated entities" below).

Other benefits we may receive

From time to time we may accept alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit we receive valued at between $0 and $300, and other benefits that relate to information technology, software or support provided by a product issuer, or that relate to educational and training purposes. A copy of the register is available on request for a small charge.

Other services and associated entities

Separately Managed Accounts (SMA)

Family Wealth Advisory utilises an SMA service operated by Mercer Investments (Australia) Limited as the Investment Manager, and NMMT Limited (AMP North), HTFS Nominees Pty Limited (HUB24) and Netwealth Superannuation Services Pty Ltd (Netwealth) as platform operators or trustees, as applicable. This may be recommended to you if it is appropriate for your circumstances. Family Wealth Advisory does not receive any fees from the service; however, we receive some non-monetary benefits in the form of PDS creation and legal costs to help us operate the service.

Family Wealth Advisory Risk Solutions Pty Ltd

Your adviser may refer you to Family Wealth Advisory Risk Solutions to receive personal insurance advice (i.e. Life, Total and Permanent Disablement, Trauma, Income Protection and/or Business Expense Insurance). Family Wealth Advisory Risk Solutions is 50% owned by The Family Wealth Group Pty Ltd and 50% owned by MB Insurance Holdings Pty Ltd. It is a Corporate Authorised Representative of MBS Advice Licence Pty Ltd (ABN 25 654 854 136, AFSL 536983).

Family Wealth Advisory Finance Solutions Pty Ltd

Your adviser may refer you to Family Wealth Advisory Finance Solutions to receive finance advice (i.e. Home Loans, Business Loans, Commercial Property Finance, Asset Finance, SMSF Lending and/or Development Finance). Family Wealth Advisory Finance Solutions is 50% owned by The Family Wealth Group Pty Ltd and 50% owned by Black & White Finance Group Pty Limited as trustee for B&W Trust (ABN 89 833 779 184).

While we may refer you to related entities such as Family Wealth Advisory Risk Solutions and Family Wealth Advisory Finance Solutions, you should understand that these other services are not provided under the Family Wealth Advisory AFSL, and Family Wealth Advisory does not train, support or supervise the provision of these other services and has no responsibility in relation to them. As The Family Wealth Group Pty Limited has a 50% joint venture with each of these entities, your adviser may be a director and/or hold equity in related parties and may receive capital and profit related benefits.

Your privacy

Your privacy is important to us. We collect and hold personal information about you so that we can provide you with financial services and advice that are appropriate to your needs. We handle your personal information in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles.

Our Privacy Policy explains how we collect, use, hold and disclose your personal information, how you can access and correct the information we hold about you, and how to make a privacy complaint. A copy of our Privacy Policy is available on request and on our website at www.familywealthadvisory.com.au.

What should you do if you have a complaint?

We always want to hear from you if something isn't right. If you have a complaint, please contact the Complaints Manager of our Licensee using any of the contact details at the start of this FSG. We will try to resolve your complaint quickly, fairly and within prescribed timeframes.

If your complaint cannot be resolved to your satisfaction within 30 days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA). AFCA provides a fair and independent financial services complaint resolution service that is free to consumers.

Website:	www.afca.org.au
Email:	info@afca.org.au
Telephone:	1800 931 678 (free call)
In writing:	Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001

Professional indemnity insurance

We have arrangements in place to maintain adequate professional indemnity insurance as required by s912B of the Corporations Act. This insurance provides cover for claims made against us and our representatives, including claims in relation to the conduct of representatives who no longer work for us but who did so at the time of the relevant conduct.

Part 2

Adviser Profiles

This Part 2 contains information about your adviser – their qualifications, memberships, the advice they can provide, and how they are paid. It must be read together with Part 1.

Michael Bova

Your adviser Michael Bova, ASIC number 341338, is a sub-authorised representative of Family Wealth Advisory Pty Limited (ASIC CAR 1305186). Family Wealth Advisory is authorised to provide financial services on behalf of The Family Wealth Advisory Group Pty Limited (AFSL 500323).

Education and qualifications

- Bachelor of Business
- Bachelor of Laws
- Advanced Diploma of Financial Planning
- Chartered Accountant

Memberships

- Institute of Chartered Accountants
- Financial Advice Association Australia (FAAA)
- SMSF Association (SPAA)

Advice I can provide

Michael can provide advice on the strategies and financial products set out in "Financial services we offer" in Part 1 of this FSG, unless otherwise stated below.

How I am paid

Michael is a director and shareholder of The Family Wealth Group Pty Limited (FWG) and an employee of Family Wealth Advisory Corporate Solutions (FWACS).

Michael is paid a salary based on experience, capability and responsibilities, and is eligible to receive a bonus based on a combination of measures that relate to company performance, professionalism and adherence to compliance procedures, and team performance. As a shareholder of FWG, he may also receive dividends, distributions and other capital and profit related benefits.

Robert Hill

Your adviser Robert Hill, ASIC number 405397, is a sub-authorised representative of Family Wealth Advisory Pty Limited (ASIC CAR 1305186). Family Wealth Advisory is authorised to provide financial services on behalf of The Family Wealth Advisory Group Pty Limited (AFSL 500323).

Education and qualifications

- Bachelor of Economics
- Advanced Diploma of Financial Services
- Certified Financial Planner®

Memberships

- Financial Advice Association Australia (FAAA)

Advice I can provide

Robert can provide advice on the strategies and financial products set out in "Financial services we offer" in Part 1 of this FSG, unless otherwise stated below.

How I am paid

Robert is a shareholder of The Family Wealth Group Pty Limited (FWG) and an employee of Family Wealth Advisory Corporate Solutions (FWACS).

Robert is paid a salary based on experience, capability and responsibilities, and is eligible to receive a bonus based on a combination of measures that relate to company performance, professionalism and adherence to compliance procedures, and team performance. As a shareholder of FWG, he may also receive dividends, distributions and other capital and profit related benefits.

Vaughn Brand

Your adviser Vaughn Brand, ASIC number 1281803, is a sub-authorised representative of Family Wealth Advisory Pty Limited (ASIC CAR 1305186). Family Wealth Advisory is authorised to provide financial services on behalf of The Family Wealth Advisory Group Pty Limited (AFSL 500323).

Education and qualifications

- Advanced Diploma in Financial Planning
- Diploma in Financial Planning including SMSFs

Memberships

- Financial Advice Association Australia (FAAA)
- SMSF Association (SPAA)

Advice I can provide

Vaughn can provide advice on the strategies and financial products set out in "Financial services we offer" in Part 1 of this FSG, unless otherwise stated below.

How I am paid

Vaughn is a shareholder of The Family Wealth Group Pty Limited (FWG) and an employee of Family Wealth Advisory Corporate Solutions (FWACS).

Vaughn is paid a salary based on experience, capability and responsibilities, and is eligible to receive a bonus based on a combination of measures that relate to company performance, professionalism and adherence to compliance procedures, and team performance. As a shareholder of FWG, he may also receive dividends, distributions and other capital and profit related benefits.

Robin Eddie

Your adviser Robin Eddie, ASIC number 1270901, is a sub-authorised representative of Family Wealth Advisory Pty Limited (ASIC CAR 1305186). Family Wealth Advisory is authorised to provide financial services on behalf of The Family Wealth Advisory Group Pty Limited (AFSL 500323).

Education and qualifications

- Bachelor of Commerce in Applied Financial Planning
- Graduate Certificate of Behavioural Insights

Advice I can provide

Robin can provide advice on the strategies and financial products set out in “Financial services we offer” in Part 1 of this FSG, unless otherwise stated below.

How I am paid

Robin is an employee of Family Wealth Advisory Corporate Solutions (FWACS).

Robin is paid a salary based on experience, capability and responsibilities, and is eligible to receive a bonus based on a combination of measures that relate to company performance, professionalism and adherence to compliance procedures, and team performance.

Sienna Flawn

Your provisional financial adviser Sienna Flawn, ASIC number 1322390, is a sub-authorised representative of Family Wealth Advisory Pty Limited (ASIC CAR 1305186). Family Wealth Advisory is authorised to provide financial services on behalf of The Family Wealth Advisory Group Pty Limited (AFSL 500323). Sienna is undertaking her Professional Year and provides personal advice under the supervision of Vaughn Brand, her qualified supervisor, who is responsible for reviewing and approving the advice Sienna provides while she completes her Professional Year.

Education and qualifications

- Master of Financial Planning
- Bachelor of Commerce (Major in Finance)

Advice I can provide

Sienna can provide advice on the strategies and financial products set out in "Financial services we offer" in Part 1 of this FSG, unless otherwise stated below.

How I am paid

Sienna is an employee of Family Wealth Advisory Corporate Solutions (FWACS).

Sienna is paid a salary based on experience, capability and responsibilities, and may be eligible to receive a bonus based on a combination of measures that relate to company performance, professionalism and adherence to compliance procedures, and team performance.