



Financial Services Guide

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What is a Financial Services Guide (FSG)?

This Financial Services Guide ('FSG') helps you understand and decide if you wish to use the financial services we are able to offer you.

It provides you with information about the entities that may provide you with financial services:

- the Licensee's Corporate Authorised Representative Family Wealth Advisory Pty Limited ("Family Wealth Advisory");
- individual Authorised Representatives of the Licensee.

We collectively refer to Authorised Representative(s) in this FSG as "us, our, we". We are the providing entity and are the authorised representative(s) of the Licensee.

This FSG sets out the services we provide. It tells you:

- who we are and how we can be contacted;
- who the licensee is and how it can be contacted;
- what services and products we are authorised to provide to you;
- how we (and any other relevant parties) are paid; and
- how we deal with complaints.

Not Independent

The Family Wealth Group Pty Ltd is an equity holder in a joint venture ('Family Wealth Advisory Risk Solutions Pty Ltd') where we may receive a profit distribution from the sale of risk insurance products. Although we are required to act in your best interests, receiving payments from product issuers means that we are not independent, impartial or unbiased as defined in Section 923A of the Corporations Act.

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

If we provide further personal advice after providing our initial advice, we may record this in a Record of Advice, instead of an SOA. You may request a record of the further advice that is provided to you, if you haven't already been provided with it. You can also contact us, using the details at the start of this FSG, within 7 years from when the advice is provided to request this record.

Occasionally we provide general advice. This is where we may express an opinion or recommendation influencing you in making a decision in relation to a financial product, but where we have not considered your personal objectives, financial situation or needs. If we provide you with general advice, we will provide you with a warning that the advice may not be appropriate to your needs, financial situation or objectives. Additionally, we will provide you with an applicable Product Disclosure Statement ('PDS') (if one is available) which you should read before making a decision that the product is right for you.

When a financial product is recommended to you, you will be provided with a PDS issued by the product provider. The PDS contains information about the product to assist you in making an informed decision about the financial product. It will outline relevant terms, significant risks, and fees and charges associated with the product.

The Licensee has arrangements in place to maintain professional indemnity insurance. This insurance satisfies the requirements under s912B of the Act.

Please retain this FSG for your reference and any future dealings with us. We may also add documents at a later date which will also form part of this FSG, and these should be read together with the FSG. These documents will include the word 'FSG' in the heading.

Who will be providing the financial services to you?

The Licensee

The Licensee is the authorising licensee for the financial services provided to you and is responsible for those services. The Licensee authorises, and is also responsible for, the content and distribution of this FSG.

The Licensee's contact details are as follows:

Licensee name: The Family Wealth Advisory Group Pty Limited
AFSL number: 500323
Address: Suite 27.02, Level 27, 85 Castlereagh Street Sydney NSW 2000
Website: www.familywealthadvisory.com.au
Phone: +61 2 9233 2333
Email: info@familywealthadvisory.com.au

We are the providing entity and are providing the financial services to you in our capacity as an Authorised Representative of the Licensee.

The Family Wealth Advisory Group Pty Limited (FWAG) is 100% owned by The Family Wealth Group Pty Limited (FWG).

The Licensee's Authorised Representatives who may provide services to you are listed below.

Authorised Representative (AR) details

Corporate Authorised Representative

Name: Family Wealth Advisory Pty Limited ("Family Wealth Advisory")
AR number: 1305186
Address: Suite 27.02, Level 27, 85 Castlereagh Street Sydney NSW 2000
Website: www.familywealthadvisory.com.au
Phone: +61 2 9233 2333
Email: admin@familywealthadvisory.com.au

Individual Authorised Representatives

Name	ASIC no.	Education & qualifications	Professional memberships
Michael Bova	341338	<ul style="list-style-type: none">• Bachelor of Business• Bachelor of Laws• Advanced Diploma of Financial Planning• Chartered Accountant	<ul style="list-style-type: none">• Institute of Chartered Accountants• Financial Advice Association Australia (FAAA)• SMSF Association (SPAA)
Robert Hill	405397	<ul style="list-style-type: none">• Bachelor of Economics• Advanced Diploma of Financial Services• Certified Financial Planner®	<ul style="list-style-type: none">• Financial Advice Association Australia (FAAA)
Vaughn Brand	1281803	<ul style="list-style-type: none">• Advanced Diploma in Financial Planning• Diploma in Financial Planning including SMSFs	<ul style="list-style-type: none">• Financial Advice Association Australia (FAAA)• SMSF Association (SPAA)

The authorised representatives named above:

- are employees of Family Wealth Advisory Corporate Solutions (FWACS) which is 100% owned by The Family Wealth Group Pty Limited (FWG)
- share the same office as the “Corporate Authorised Representative” and the “Licensee” and;
- are authorised to provide advice on the authorised products listed in the following section, “What services and products are we authorised to provide you?”

You can provide instructions to us by contacting us using the contact details above.

The Licensee and the Authorised Representatives listed in this FSG act on your behalf when we provide financial services to you.

What services and products are we authorised to provide to you?

We are authorised to provide financial product advice and deal in the following financial products:

1. deposit and payment products limited to:
 - a) basic deposit products;
2. debentures, stocks or bonds issued or proposed to be issued by a government;
3. life products including:
 - a) investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
 - b) life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
4. interests in managed investment schemes including:
 - a) investor directed portfolio services;
5. retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);
6. securities; and
7. superannuation.

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

There is an important difference between 'general advice' and 'personal advice'. If we provide you with 'general advice' it means that we have not considered any of your individual objectives, financial situation and needs.

If we provide you with 'personal advice' we will consider your individual objectives, financial situation and needs when making our recommendation to you.

We will only provide services to you, with your prior, informed consent. If you do not understand any of the information in this Financial Services Guide or have any other questions relating to the terms on which we will be acting, please contact us.

In providing our services, other financial matters may arise, however, we are not authorised to assist with any financial and product services except those explained above. You should seek specific advice from the appropriate professionals on other matters relevant to you.

What fees and commissions are payable to us?

Fees for providing you with our services are received by the Licensee.

All fees described in this FSG include GST or where otherwise stated.

Service fees	We will discuss and agree our fee structure with you before we provide you with services. The types of fees you can be charged are listed below. 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 will be 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 gain your agreement to the fees before we provide you with advice.
Advice service fees	We may charge a fee to provide portfolio reviews and/or for the provision of services over a fixed term. This fee will be agreed with you and is either a set amount or an amount based on the amount of funds under our advice or a combination of the two, and/or the time involved in reviewing your portfolio and circumstances.

How are we and third parties 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 will 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.

Team member	Role	Remuneration
Michael Bova	Michael is: <ul style="list-style-type: none">• a director & shareholder of FWG.• an employee of FWACS.• has been appointed as an Authorised Representative of FWAG.	Michael may be remunerated by one or more of the following methods. If any are relevant to the advice provided to you, further details will be set out in your advice document. <ul style="list-style-type: none">• Paid a salary based on experience, capability and responsibilities.• 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.• Receive dividends and/or distributions and capital and profit related benefits as a shareholder of The Family Wealth Group Pty Limited (FWG).
Robert Hill	Robert is: <ul style="list-style-type: none">• a shareholder of FWG.	Robert may be remunerated by one or more of the following methods. If any are relevant to the advice

Team member	Role	Remuneration
	<ul style="list-style-type: none"> an employee of FWACS. has been appointed as an Authorised Representative of FWAG. 	<p>provided to you, further details will be set out in your advice document.</p> <ul style="list-style-type: none"> Paid a salary based on experience, capability and responsibilities. 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. Receive dividends and/or distributions and capital and profit related benefits as a shareholder of The Family Wealth Group Pty Limited (FWG).
Vaughn Brand	<p>Vaughn is:</p> <ul style="list-style-type: none"> a shareholder of FWG. an employee of FWACS. has been appointed as an Authorised Representative of FWAG. 	<p>Vaughn may be remunerated by one or more of the following methods. If any are relevant to the advice provided to you, further details will be set out in your advice document.</p> <ul style="list-style-type: none"> Paid a salary based on experience, capability and responsibilities. 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. Receive dividends and/or distributions and capital and profit related benefits as a shareholder of The Family Wealth Group Pty Limited (FWG).

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. If remuneration or other benefits are calculable at the time personal advice is given, it will be disclosed at the time that personal advice is given, or as soon as practicable afterwards. If remuneration is not calculable at that time, a statement of how the remuneration is calculated will be given to you at the time the advice is given, or as soon as practicable afterwards.

By using or continuing to use our services, you agree that:

1. 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 the services provided by us.
2. We do not charge asset-based fees where you are investing using borrowed money.
3. You understand, consent to, authorise and direct us to charge you in this way.

What arrangements may influence our advice to you?

The Licensee has 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 it suits your objectives, financial situation and needs.

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 which is 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.

Separately Managed Accounts (SMA) Disclosure

Family Wealth Advisory utilise a SMA service that is operated by Mercer Investments (Australia) Limited as the Investment Manager and NMMT Limited (AMP North) and HTFS Nominees Pty Limited (HUB24) as the trustee. 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 (“Family Wealth Advisory Risk Solutions”)

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. Family Wealth Advisory Risk Solutions 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 (“Family Wealth Advisory Finance Solutions”)

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 these services.

As The Family Wealth Group Pty Ltd has a 50% joint venture with Family Wealth Advisory Risk Solutions and Family Wealth Advisory Finance Solutions, your adviser may be a director and /or hold equity in related parties and may receive capital and profit related benefits.

What should you do if you have a complaint?

If you have a complaint, you can contact us and discuss your complaint.

Please contact the Complaints Manager of our Licensee using any of the contact details at the start of this FSG. We will try and resolve your complaint quickly, fairly and within prescribed timeframes.

If the 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 that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Compensation arrangements

We have arrangements in place to maintain adequate professional indemnity insurance as required by s912B of the 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.