FM Financial Solutions

FINANCIAL SERVICES GUIDE

This Financial Services Guide was prepared on **01 August 2026** and is current as at that date..

This Financial Services Guide is current as at the date shown on the front page. If there is a material change to the information contained in this Guide, we will provide you with a Supplementary Financial Services Guide or otherwise notify you of the changes as required by law. You may request the most up-to-date version of this Financial Services Guide from us at any time, free of charge. Our Financial Services Guide is available on our corporate website.

This Financial Services Guide (FSG) is an important document that outlines the type of services and products FM Financial Solutions Pty Ltd is authorised to advise on. Please read this document and retain it for your reference for any future dealings with FM Financial Solutions.

This GUIDE provides important information about:

- who we are and how to contact us
- who your financial planner is
- the products and services we provide and our engagement process
- how we are remunerated
- who to contact if you are not satisfied or have a complaint about our services.

THE FINANCIAL SERVICES REFERRED TO IN THIS GUIDE ARE OFFERED BY:

FM Financial Solutions Pty Ltd

ABN: 87 108 527 617

Australian Financial Services Licence [AFSL]: 327 277

Registered Office Address:

Suite 2.12, 55 Miller Street, PYRMONT NSW 2009.

HOW TO CONTACT US

Address: Suite 2.12, 55 Miller Street PYRMONT NSW 2009

Phone: (02) 9518 7822

Email: mail_to_us@fmfinancialsolutions.com.au

Web: www.fmfinancialsolutions.com.au

AREAS OF ADVICE WE PROVIDE

We provide a comprehensive financial advice solution, including:

- investment advice and implementation
- pre-retirement and retirement planning
- superannuation planning
- income and expense management advice
- personal insurance and implementation
- estate planning considerations to discuss with solicitor
- Centrelink and Age Care planning.

AREAS WE DO NOT PROVIDE ADVICE

We do not provide advice on:

- legal matters as we are not lawyers
- debt and credit products we do not have credit licence
- tax advice unless incidental to the advice we are providing.

ABOUT FM FINANCIAL SOLUTIONS PTY LTD

FM Financial Solutions Pty Ltd is responsible for the financial services provided including the distribution of this Financial Services Guide (FSG).

Independence and Restricted Words

FM Financial Solutions is privately owned by its advisers and is not associated with any third parties.

FM Financial Solutions Pty Ltd meets the requirements of **section 923A of the Corporations Act** and is entitled to use the terms "independent", "impartial" and "unbiased" in relation to the provision of personal financial advice. We do not receive commissions, volume-based payments or other benefits that would restrict the use of these terms.

FINANCIAL PRODUCTS WE ARE LICENCED TO ADVICE ON

- cash management trusts and bank deposit accounts
- superannuation funds and retirement products
- retail and wholesale managed investment schemes / funds
- Investment Directed Portfolio Services [IDPS]
- life Insurance products including:
  - death cover
  - trauma cover
  - income replacement cover
  - total disability insurance cover
  - investment life products
- listed securities.

ABOUT FM FINANCIAL SOLUTIONS ADVISERS

Fergus Hardingham [ASIC Number 001001312] is a director and a shareholder of FM Financial Solutions Pty Ltd.

Fergus has experience in advising clients since 2000 and has the following qualifications:

Certified Financial Planner (CFP®)

Bachelor of Business (B.Bus) University of Queensland

Diploma of Financial Planning (Dip. FP) Deakin University

Fergus is also a Justice of the Peace (JP).

Fergus is a member of:

Financial Advice Association Australia

Margaret (Malgorzata) Hardingham [ASIC Number 001001315] is a shareholder of FM Financial Solutions Pty Ltd.

Margaret has experience of assisting clients since 2004 and has the following qualifications:

Certified Financial Planner (CFP®)

Master of Financial Planning Kaplan Professional

Accredited Aged Care Professional ™ Age Care Steps.

Margaret is a member of:

Financial Advice Association Australia

HOW DO YOU ENGAGE WITH US?

1. **Discovery Meeting**

   The purpose of the Discovery Meeting is to discover:
   - your current position
   - what is important to you
   - your concerns
   - what objectives you wish to achieve
   - how we can help you
   - **for you to decide if you wish to engage us.**

Prior to your Discovery Meeting we ask that you complete our **Pre-Discovery Fact Find via our secure Client Portal**.

Our **minimum fee** for the Discovery Meeting is **$550 including GST**.

2. **Advice Proposal**

   An Advice Proposal is prepared on request and only offered if we feel that we can add value to the success of your financial plan.

   The Advice Proposal outlines the scope of advice and quote for our services, including our **Initial Advice**, **Implementation** and **Review Services**.

3. **Formalisation of Engagement**

   If you agree to engage our firm based on the terms outlined in the Advice Proposal, we formalise your engagement via a Letter of Engagement.

4. **Research / strategy development / consultation**

   We may also ask for your authority to speak to other professionals if required (lawyers / accountants), or your superannuation fund/s or life insurance providers to gather detailed and up to date information. We will ask you for more detailed personal and financial information before we start preparing our advice to you.

5. **Advice preparation and delivery**

   We will provide our advice and the basis of our recommendations in a written document called a **Statement of Advice**. While it is a legal requirement, we also consider having a formalised written 'Statement of Advice' as an important first step in helping you to achieve your objectives.

Our minimum fee to prepare a Statement of Advice is **$5,500 including GST**.

6. **Advice discussion and Q&A**

   Once you have read your Statement of Advice, we would like to meet with you to answer any questions you may have and importantly ensure that you understand the advice and feel comfortable proceeding with the recommendations.

7. **Agreement and Implementation**

   Before proceeding, we will require your signed agreement via an **Authority to Proceed** to help you implement any recommendations you have agreed to.

8. **Review**

   Once your new financial plan is in place it is important that we review your plan on an ongoing basis e.g. annually or when your circumstances change, to ensure your financial plan is on track. We formalise your engagement via a 12 month subscription Letter of Engagement.

Our minimum annual subscription service fee is **$5,500 including GST**.

Should you decide to disengage with FM Financial Solutions, we will require your written one-month notice.

WHEN YOU GET OUR ADVICE

To ensure our advice is appropriate for you, it is important that you provide us with accurate, up-to-date, relevant and complete information.

In the **Statement of Advice**, we will reconfirm the agreed scope of advice, outline your current position and objectives to be achieved, provide our recommendations with detailed information to enable you to understand what we recommend and why. The purpose of the **Statement of Advice** is to enable you to make an informed decision about the personal advice we provide.

All applicable fees will be fully detailed in the **Statement of Advice** you receive. All fees disclosed are inclusive of Goods and Services Tax (GST).

Should any financial product be recommended to you as part of our advice, you will also receive a **Product Disclosure Statement(s)** or **PDS** that explains the product's features, benefits, risks and fees. You should read and retain these documents.

You should not act on our advice until you have received, read and understood your **Statement of Advice** and any **Product Disclosure Statement(s)**. It is important that you contact us should you require further explanation.

We will only implement our recommendations to you after you have signed an **Authority to Proceed.**

Your financial plan is likely to require ongoing review. Any advice as part of your ongoing review will be provided in the form of a Statement of Advice where new advice is provided, or in the form of a **Record of Advice** where the advice is an extension of our previous recommendations to you.

Risks of financial products or strategies recommended to you

We will explain to you any significant risks associated with any financial product and/or strategy recommended to you. It is important that you contact us if you do not understand the information provided.

Will you act for me without giving advice?

Our policy is not to act for clients on a no advice basis.

What do we expect from you?

FM Financial Solutions requests all clients read and understand this Financial Services Guide and their Statement of Advice, as well as any Product Disclosure Statement (PDS) provided. If you do not understand these documents, please ask us to explain these to you in more detail. We request that you read in detail any recommendations and understand what is contained within the **Statement of Advice** and any subsequent **Records of Advice**. We also expect that you will update us of any changes in your circumstances so we can assess the impact of any on your financial plan.

HOW CAN YOU GIVE US INSTRUCTIONS?

You can provide us with instructions and instruct your Financial Planner to buy or sell your financial products by a signed letter or email. In limited circumstances verbal instructions (if recorded by us) may be accepted.

GENERAL ADVICE AND INFORMATION

From time to time we may provide you with general advice or information via newsletters, or other updates. This type of advice or communication does not take into account your personal situation and needs. You should consult with us prior to taking any action and we can provide you with personal advice that considers your personal situation and needs.

REMUNERATION

How do you pay us?

Our fees are invoiced to you directly. All fees relating to financial advice provided to you are payable to **FM Financial Solutions Pty Ltd.** The professional fee ranges, depending on the on the complexity and the type of advice and services provided.

Discovery Meeting: **$550** to **$1,100** (including GST)

Statement of Advice: **$5,500** to **$22,000** (including GST)

Implementation: **$1,100** to **$5,500** (including GST)

12 month Review Subscription: **$5,500** to **$44,000** (including GST)

Hourly advice rate fee: **$550** (including GST)

Hourly administration services rate fee: **$330** (including GST)

Notice in writing will be given to you and your agreement sought prior to such fees being charged.

How are your financial planners paid?

Your adviser/s are paid their salaries from the fees paid to **FM Financial Solutions Pty Ltd**,.

As shareholders of **FM Financial Solutions Pty Ltd** Fergus and Margaret Hardingham may be paid dividends by **FM Financial Solutions Pty Ltd**. Fergus and Margaret receive no remuneration from other sources for their work as your Financial Planner.

Other Benefits – Alternative Remuneration and Commissions

Neither **FM Financial Solutions Pty Ltd** nor your Financial Planner, participate in, or receive, any benefit, which is directly dependent upon the level of new business placed with any individual Life Company, Fund Manager or other third party.

FM Financial Solutions Pty Ltd and your Financial Planner do not accept referral fees, or any other forms of alternative remuneration or gifts. We may attend free adviser investment or technical events such as conferences, but we pay for attending any paid events.

A register in line with industry standards to document any alternative forms of payment received is maintained. This register is available on request for a small charge.

FM Financial Solutions Pty Ltd and your Financial Planner **do not** receive commissions or other asset based or product-based remuneration.

Who do we act for?

FM Financial Solutions Pty Ltd and your Financial Planner act on behalf of our clients only. We are not agents of any third party and have no associations, or alignment, with any financial product issuers.

YOUR PRIVACY

To provide you with our advice and services we need to collect, hold and maintain records of your personal and financial information (including your identification documents, Tax File number, health history for life insurance purposes or estate planning and longevity considerations), your objectives and needs. We also maintain records of any recommendations provided to you. We collect your information from you, or with your authority, from your product providers such as superannuation funds, or from your professional advisers e.g. your accountants or solicitor or from your Enduring Powers of Attorney or other legal representative.

To assist you to purchase financial products, including investments and life insurance, we may disclose your personal information to the relevant product providers you agree to deal with to acquire their particular products.

In addition, we may disclose your information to comply with regulatory or legislative requirements, where we are required to by law (e.g. court order, statutory notice), or as part of AML/ CTF (anti-money laundering and counter terrorism laws) and to other parties as is necessary for us to provide you with our services, to our client management system (CRM) software provider and our AFSL (Australian Financial Services Licence) auditors, and with **your permission** to your other advisers e.g. accountant or lawyer, or to Services Australia when assisting you with social security or age care related matters.

We are committed to implementing and promoting a privacy policy to protect your privacy and security of your personal information. All of your information stored electronically in our client managements software is stored in Australia. We may also retain a number of hard copies of your documents in our secure office. As an Australian Financial Services Licensees (AFSL) we are required to retain client records for a minimum of seven (7) years. This requirement is designed to comply with ASIC's record-keeping obligations.

A copy of our privacy policy is available on our website.

You may request a copy of your file, fees may apply.

PROFESSIONAL INDEMNITY INSURANCE

FM Financial Solutions Pty Ltd holds professional indemnity insurance which satisfies the requirements for compensation arrangements under Section 912B of the Corporations Act. Subject to its terms and conditions, the policy provides cover for civil liability resulting from third-party claims concerning the professional services provided by **FM Financial Solutions Pty Ltd**, its employees and representatives.

IF YOU HAVE A COMPLAINT

We aim to acknowledge receipt of your complaint promptly and to resolve all complaints as soon as practicable. Where your complaint relates to the provision of personal financial advice to a retail client, we will provide a written response to you as soon as possible and within 30 days of receiving your complaint, in accordance with regulatory requirements.

If you have any complaints about the advice provided to you, you should take the following steps:

Contact your financial planner to discuss the matter and seek to reach a resolution of the matter.

If your complaint is not satisfactorily resolved, please write to the Director of FM Financial Solutions, Suite 2.12, 55 Miller Street, PYRMONT, NSW 2009. FM Financial Solutions will try to resolve your complaint quickly and fairly.

If you are not satisfied with the internal complaint resolution, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA). This is an independent and external complaints resolution body we are a member of and is free of charge.

Australian Financial Complaints Authority (AFCA) contact details:

Address: GPO Box 3, Melbourne VIC 3002
Phone: 1800 931 678
Email: info@afca.org.au

You may also contact the Australian Securities and Investments Commission (ASIC) by phoning 1300 300 630 to lodge a complaint.

FM Financial Solutions Pty Ltd
ABN 87 108 527 617
Australian Financial Services Licence AFSL 327 277

Registered Office:
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