

Private and Confidential

Financial Services Guide

Date: 7 May 2025

Contact:

HPAdvisory

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Authorised Representative of

NewCo Licensee Pty Ltd

AFSL No. 563436

ABN: 14 681 301 753

Purpose of the FSG

You have the right to ask us about our charges, the type of advice we will give you, and what you can do if you have a complaint about our services.

The Financial Services Guide ('FSG') is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. The matters covered by the FSG include who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures and how you can access them.

It is intended that this FSG should assist you in determining whether to use any of the services described below.

You should be aware that you are entitled to receive a Statement of Advice (SOA) whenever we provide you with any advice which considers your objectives, financial situation and needs. The SOA will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

If you receive further financial advice from us, we will present you with either another SOA or keep our own written Record of Advice (ROA). You can request a copy of this by contacting us any time up to seven years from the date of the advice provided.

We recommend that you always receive full and complete financial advice assessing your specific circumstances. Should you choose not to receive a SOA we will require you to sign a Client Declaration.

In the event we make a recommendation to acquire a particular financial product (other than securities) or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement (PDS) containing information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

Key information is set out in answer to the questions following. If you need more information or clarification, please ask your adviser.

Not Independent

NewCo Licensee Pty Ltd receives commissions from life insurance products. As such we are not able to refer to ourselves as 'independent', 'impartial' or 'unbiased'.

This FSG has been prepared and provided with the authority of NewCo Licensee Pty Ltd.

Who will be responsible for the advice given to me?

Name: NEWCO LICENSEE Pty Ltd, ABN: 14 681 301 753.

AFSL Number: 563436.

Address: PO Box 758, Cremorne Junction, NSW 2090. Contact details: 0409 393 225.

About the Corporate Authorised Representative

Name: HPAdvisory Pty Ltd, ABN: 13 601 799 508

AR Number: 000467678

Address: PO Box 758, Cremorne Junction, NSW 2090. Contact details: 0409 393 225

Who is my adviser?

Your adviser is Henry Pilat, AFS Representative Number: 00240647.

Your adviser is Kathryn Pilat, AFS Representative Number: 001002915.

Our Advisers have been appointed as employee representatives of HPAdvisory Pty Ltd. HPAdvisory is a Corporate Authorised Representative of NewCo Licensee Pty Ltd. Your adviser acts on behalf of NewCo Licensee who is responsible for the services and advice they provide.

How your adviser is remunerated

Our advisers are paid a salary and may be paid a bonus depending on their performance to qualitative targets or the performance of the company.

Approved Product List

NewCo Licensee Pty Ltd maintains an approved products and services list ('APL') from various approved Australian and International providers.

NewCo Licensee Pty Ltd periodically reviews these products to ensure they are competitive with similar products that address similar client needs and objectives. These products are researched using external research houses as well as our in-house research team. Generally, the products we recommend are on the APL. However, if it is appropriate for your needs we may, subject to NewCo Licensee Pty Ltd approval, recommend other products.

What advisory services are available to me?

We provide advice on all personal financial and investment matters.

Our services include:

- Superannuation
- Investment Planning
- Budgeting
- Managed Funds
- Retirement Planning
- Self-Managed Super funds
- Estate Planning
- Life, Trauma, and Income Protection insurance
- Portfolio review services

We will only recommend an investment to you after considering its suitability for your individual investment needs, objectives, and financial circumstances.

Providing us with instructions

You can specify how you would like to give us instructions. For example, by telephone, email, or other means. It is preferred that all instructions are provided and/or confirmed in writing.

If the information provided is incomplete or inaccurate, the advice or services we provide may not be appropriate.

If at any time you wish to terminate your relationship with us, please contact us using the details provided in this Guide.

Tax implications of our advice

NewCo Licensee's authorised representatives may be registered with ASIC as qualified tax relevant providers and authorised to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed, they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

How will I pay for the service?

An agreed fee.

Most clients choose to pay us an agreed fee, reflecting the time we spend developing the plan, the expertise and specialised knowledge required and/or based on the value of the investments. If you choose to pay an agreed fee, we will rebate to you any commission we receive from entry or exit fees.

How are fees calculated?

Our fees reflect the three main stages of providing our advice and services:

1. Written and comprehensive advice regarding your personal circumstances including recommendations for asset allocations and appropriate strategies.
2. Implementation of the advice provided, including advising on and placing investments, which includes maintaining or placing funds on deposit.
3. Ongoing monitoring and review of your portfolio and comparison to objectives.

Each stage is discrete. The fee for each stage will be agreed with you prior to HPA Advisory commencing work within the guidelines outlined above.

Our fees vary depending on the scope of work to be performed and the size of your investment portfolio. We will finalise and agree the fees with you prior to commencing work.

These fees are payable once instruction to proceed has been given and are subject to minimums. Unless otherwise shown, the minimums are the agreed fee based on the total Funds Under Advice as stated in the Statement of Advice. We will invoice you for an advice and plan preparation fee when you receive our written recommendations. Our implementation fees are usually paid at the time you invest. Ongoing fees are payable monthly and usually deducted from your account.

HPA Advisory will charge a fee for providing insurance advice which is calculated on the complexity involved. We will then rebate all first-year commissions received from the insurance provider.

Where HPA Advisory takes over as the adviser on your existing insurance policy, we will receive ongoing commission as these commissions cannot be reduced to zero. For example, 13% pa (or \$260 pa for a \$2,000 annual premium). Ongoing commissions range from 5% to 15% pa. However, where a level commission was chosen the ongoing commission may be as high as 35% (\$700 in the above example).

Generally, these commissions received from the insurance provider are based on the amount you pay and may vary from product to product. Details are contained in the product information brochures available from your adviser. Your adviser can provide full details.

Privacy

HPAdvisory is committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. A copy of our Privacy Policy is available at your written request.

We maintain a record of your personal profile which includes details of your investment objectives, financial situation and needs.

We also maintain records of any recommendations made to you. If you wish to examine your file, you should ask us, and we will plan for you to do so.

Who can I complain to if I have a complaint about the advisory service?

If you have any issues or complaints about the service provided to you, you should take the following steps.

Contact your adviser and tell them about the issues. Your adviser should listen to the nature of your complaint, acknowledge the complaint and where possible seek to resolve it in within seven days.

If your complaint is not satisfactorily resolved, please contact our Responsible Manager Henry Pilat on 0409 393 225 or put your complaint in writing and send it to us at NewCo Licensee Pty Ltd, PO Box 758 Cremorne Junction NSW 2090. We will try and resolve your complaint quickly and fairly.

If you still do not get a satisfactory outcome, you have the right to complain to the Australian Financial Complaints Authority (AFCA). They are an external, independent body that has been established to assist clients who have been unable to resolve their complaint satisfactorily with their adviser. This service is free to clients.

NewCo is a member of AFCA (membership number 112718). Their various contact details are www.afca.org.au, Email: info@afca.org.au, Phone: 1800 931 678 or via mail to GPO Box 3 Melbourne VIC 3001.

Our professional indemnity insurance

Our professional indemnity insurance satisfies the compensation arrangements required under Australian law, being section 912B of the Corporations Act.