Today, tomorrow, **together.**

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Financial Services Guide

VERSION 57 – 27 July 2026

Before seeking our advice, you probably have a number of questions you would like to ask about Flinders Financial Services Pty Ltd. 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. Key information is set out in answer to these questions below. If you need more information or clarification, please ask us. This Financial Services Guide is issued with the authority of Flinders Financial Services Pty Ltd.

You should also be aware that you are entitled to receive a Statement of Advice or Record of Advice whenever we provide you with any advice which takes into account your objectives, financial situation and needs. The Statement of Advice 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.

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 containing information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

Before You Get Your Advice

YOUR QUESTION: WHO IS MY ADVISER?

Refer to Pages 6 – 9 of this document for details of our financial advisers who will be providing services to you.

YOUR QUESTION: WHO WILL BE RESPONSIBLE FOR THE ADVICE GIVEN TO ME?

Your adviser is an authorised representative of Flinders Financial Services Pty Ltd. Flinders Financial Services Pty Ltd holds an Australian Financial Services Licence No: 231155 and is responsible for the advice provided by its representatives.

Flinders Financial Services Pty Ltd through various entities has been established since 1986 to provide financial planning services to our taxation clients. This service now extends to the provision of full financial planning advice. Flinders Financial Services Pty Ltd is 100% privately owned.

Lack of Independence – as defined by the Corporations Act

Flinders Financial Services Pty Ltd is not independent, impartial or unbiased because we:

Receive initial and ongoing commissions for the advice we provide on life risk insurance products.

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YOUR QUESTION: WHAT ADVISORY SERVICES ARE AVAILABLE TO ME?

We offer the following services:

- portfolio administration advice
- portfolio management
- financial planning and strategic advice
- superannuation and rollover advice
- self managed superannuation advice
- share market investment advice
- managed funds investment advice
- centrelink / DVA advice
- estate planning
- risk insurance - death, TPD, trauma and income protection insurance
- business risk insurance
- standard margin lending advice

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

The products we recommend are all selected from an approved list of products carefully researched by Lonsec Ltd and / or Morningstar Research Pty Ltd. This includes the underlying investments held within the Flinders/Hub24 portfolio's.

We may provide an ongoing review of your investment portfolio. If you desire this ongoing service you must agree on a specific fee that is dependent on your individual preference and circumstances. Generally, a fixed cost per year is charged for such a service, this fee will be confirmed with you in writing.

YOUR QUESTION: WHAT PRODUCTS ARE YOU AUTHORISED TO ADVISE ON?

i) Deposit and payment products
ii) debentures, stocks or bonds issued by a government
iii) life products
iv) interests in managed investment schemes
v) retirement savings accounts products
vi) securities
vii) standard margin lending
viii) superannuation

We also have the capacity to deal in the above-mentioned products. Please refer to the adviser profiles for any exclusions or limitations.

YOUR QUESTION: HOW ARE WE PAID?

We may receive remuneration from:

- Advice and service fees paid by you (fee for service)
- Commissions from insurance providers
- Other payments and benefits as outlined below

All fees and commissions are collected by Flinders Financial Services Pty Ltd.

Your first meeting with us is complimentary and obligation free.

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ADVICE AND SERVICE FEES PAID BY YOU

Prior to providing any personal advice to you, we will detail our proposed services and fees for your consideration.

Fees and commissions that are relevant to the advice being provided will also be disclosed in the advice document provided to you.

Statement of Advice Fee

In some circumstances, we may charge for the preparation and implementation of our advice .

These fees will be based on your individual circumstances, the complexity of your situation and the time it takes to prepare personal financial advice for you. The minimum fee charged is $3,300.00 incl GST However, depending on the complexity of the advice, you may be charged a higher fee.

Annual Service Fee

We charge an annual service fee to provide you with access to your dedicated financial adviser throughout the year and to receive tailored advice as required, along with administrative support to establish and manage your investments.

Fees will depend on the services to be provided and are agreed in advance. Full details will be provided to you in the Statement of Advice and Annual Service Agreement.

Ad-Hoc Services

When we provide administrative services on an ad hoc basis, an hourly fee of $440 (incl GST) may apply.

Fees for Share Trading

We may receive any commission payment or a portion of the brokerage for share trades. Brokerage fees charged by providers we use generally vary between a minimum of $22.00 or 0.11% and a maximum of 0.55% including GST. The cost of brokerage for share trades through our providers are set out in the relevant disclosure documents. We will advise you of what brokerage fees will be incurred for share trades at the time of trading.

Risk Insurance Commissions

For risk insurance policies, we are paid commissions.

From 1 January 2020, upfront commissions were capped at 66% including GST and ongoing trail commission were capped at 22% including GST. For example, if the premium was $1,000.00 including GST, Flinders Financial Services Pty Ltd would be entitled to receive $660.00 including GST as an upfront commission and $220.00 including GST as an ongoing commission. This will be clearly explained to you in writing at the time the advice is given to you.

Westpac Loan Products

We retain commission received for any new Home Loan or Home Equity Loans referred and processed by Westpac Bank prior to 1 November 2010. The trail commission received is 0.25% including GST (eg $100,000 loan, commission rate 0.25% = $250.00).

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New and Existing managed portfolio's

The administration fees payable for investments held via Joseph Palmer & Sons Flinders Managed Portfolio are 0.275% (including GST) per annum.

For example, for a portfolio value of $500,000, the fee is $1,375 per annum, payable to Joseph Palmer & Sons.

Any other management and administration costs you may incur will be clearly explained to you in writing at the time the advice is given to you.

YOUR QUESTION: HOW IS YOUR ADVISER PAID?

Flinders Financial Services Pty Ltd is the 100% owner of Flinders Finance (WA) Pty Ltd. The income is paid from Flinders Finance (WA) Pty Ltd to Flinders Financial Services Pty Ltd.

Directors and owners of Flinders Financial Services Pty Ltd will receive dividends from the profits of the company. Employees of the company are paid a salary and may also receive a bonus.

Flinders Financial Services Pty Ltd periodically reviews a Conflicts of Interest Register to check that possible conflicts of interest are monitored to ensure that they do not have a material effect on the advice we provide to clients. If a possible conflict is identified the client will be informed when we supply the relative Statement of Advice.

Business arrangements

Flinders Finance (WA) Pty Ltd has a joint venture agreement with Novalend Pty Ltd and may receive a share of the profits for loan services they provide.

Other Benefits

We may occasionally receive other benefits from product providers valued between $100.00 - $300.00. A full register of any benefits received will be maintained and is available to you on request.

When You Get Our Advice

YOUR QUESTION: DO I GET DETAILED INFORMATION ABOUT FEES FLINDERS FINANCIAL SERVICES PTY LTD RECEIVES FROM MAKING THE RECOMMENDATIONS?

Yes, you have the right to know about details of fees Flinders Financial Services Pty Ltd receives. As stated above, all commissions and fees received by Flinders Financial Services Pty Ltd as a result of providing advice are clearly detailed in writing.

A copy of our privacy policy will also be given to you for your information.

YOUR QUESTION: WILL YOU GIVE ME ADVICE WHICH IS SUITABLE TO MY GOALS AND OBJECTIVES AND FINANCIAL CIRCUMSTANCES?

Yes, however to do so we need to find out your individual goals and objectives, financial situation and needs before we provide advice to you. We will therefore request that you complete a Client Needs Analysis to provide us with this information.

You have the right not to divulge this information to us if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read these warnings carefully.

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YOUR QUESTION: WHAT SHOULD I KNOW ABOUT ANY RISKS OF THE INVESTMENT OR INVESTMENT STRATEGIES YOU RECOMMEND TO ME?

We will explain to you any significant risks of investment and strategies which we recommend to you. If we do not do so, you should ask us to explain those risks to you to alleviate any doubt.

YOUR QUESTION: WHAT INFORMATION DO YOU MAINTAIN IN MY FILE AND CAN I EXAMINE MY FILE OR OBTAIN INFORMATION FROM MY FILE?

We maintain a record of your personal profile which includes details of your goals and objectives, financial situation. We also maintain records of any recommendations made to you. If you wish to examine your file you should ask us, and we will make arrangements for you to do so. Requests will be processed within reasonable timeframes.

We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information.

YOUR QUESTION: CAN I TELL YOU HOW I WISH TO INSTRUCT YOU TO BUY OR SELL MY INVESTMENT?

Yes, you may specify how you would like to give us instructions. For example, by telephone or email.

If You Have Any Complaints

YOUR QUESTION: WHO CAN I COMPLAIN TO IF I HAVE A COMPLAINT ABOUT THE ADVISORY SERVICE?

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

1. Contact your adviser and tell your adviser about your complaint.

2. Detail your complaint in writing and address it to Charles Aplin or Michael Collins c/- Flinders Financial Services Pty Ltd. This will ensure that all parties involved fully understand your complaint.

3. Within 5 days of receiving your written complaint, you will be notified of the receipt of your complaint and any outcome or further discussions that need to occur. We will try and resolve your complaint quickly and fairly.

4. If you still do not get a satisfactory outcome, you have the right to complain to:

   Australian Financial Complaints Authority (AFCA)
   GPO Box 3
   Melbourne Victoria 3001
   Telephone: 1800 931 678
   Email: info@afca.org.au

Several of our employees are members of the Financial Advice Association Australia (FAAA), if your complaint is of an ethical nature, you can telephone the FAAA on 1300 337 301.

If you still do not receive a satisfactory outcome, you can contact the Australian Securities and Investments Commission (ASIC) which also has a free call Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Flinders Financial Services holds Professional Indemnity Insurance in line with the legislative requirements. This includes coverage for claims in relation to conduct of representatives who no longer are authorised by Flinders (but who were at the time of the relevant conduct). If you would like further information please contact us.

OUR FINANCIAL ADVISERS

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Charles Aplin

Contact:
Level 2, 179 St Georges Terrace Perth WA 6000
Phone: (08) 9483 0755

Charles Aplin is a Director / Financial Adviser (No. 398502) of **Flinders Financial Services Pty Ltd** (ABN 91 009 269 489) (AFSL 231155).

Charles has the following qualifications:

- Bachelor of Economics (University of Western Australia)
- Advanced Diploma in Financial Planning
- Diploma of Finance and Mortgage Broking Management.
- Member of the Financial Advice Association Australia (FAAA) and Mortgage & Finance Association of Australia.

Charles has been working in the Financial Planning Industry for over 12 years.

Please note that Charles is a qualified tax relevant provider.

YOUR QUESTION: WHAT PRODUCTS AM I AUTHORISED TO ADVISE ON?

Charles is authorised to advise on all products listed on page 2 of this Financial Services Guide.

Please note Charles is also a director and responsible person of Flinders Finance (WA) Pty Ltd. Flinders Finance (WA) holds an Australian Credit Licence No 376039. A separate Credit Guide and Privacy Statement will be supplied to you for these credit related services.

FLINDERS

Simone Kerr

Contact:
Level 2, 179 St Georges Terrace Perth WA 6000
Phone: (08) 9483 0755

Simone Kerr is a Director / Financial Adviser (No. 305135) of **Flinders Financial Services Pty Ltd** (ABN 91 009 269 489) (AFSL 231155).

Simone has the following qualifications:

- Bachelor of Commerce majoring in Accounting & Finance
- Diploma of Financial Planning
- Member of the Financial Advice Association Australia (FAAA)

Simone has been working in the Financial Planning Industry for over 25 years.

Please note that Simone is a qualified tax relevant provider.

YOUR QUESTION: WHAT PRODUCTS AM I AUTHORISED TO ADVISE ON?

Simone is authorised to advise on all products listed on page 2 of this Financial Services Guide.

FLINDERS

Michael Lee

Contact:
Level 2, 179 St Georges Terrace Perth WA 6000
Phone: (08) 9483 0755

Michael Lee is a Director / Financial Adviser (No. 1003033) of **Flinders Financial Services Pty Ltd** (ABN 91 009 269 489) (AFSL 231155).

Michael has the following qualifications:

- Diploma of Teaching - Mathematics (WA College of Advanced Education - 1982)
- Certified Financial Planner since 1993
- Member of the Financial Advice Association Australia (FAAA).

Michael has been working in the Financial Planning Industry for over 35 years.

Please note that Michael is a qualified tax relevant provider.

YOUR QUESTION: WHAT PRODUCTS AM I AUTHORISED TO ADVISE ON?

Michael is authorised to advise on all products listed on page 2 of this Financial Services Guide excluding standard margin lending facilities.

FLINDERS

Claire Turton

Contact:
Level 2, 179 St Georges Terrace Perth WA 6000
Phone: (08) 9483 0755

Claire Turton is an Authorised Representative (No. 282458) of **Flinders Financial Services Pty Ltd** (ABN 91 009 269 489) (AFSL 231155).

Claire has the following qualifications:

- Diploma of Financial Services
- Graduate Diploma of Financial Planning
- Financial Planner AFP Member of the Financial Advice Association of Australia

Claire has been working in the Financial Planning Industry for over 10 years.

Please note that Claire is a qualified tax relevant provider.

YOUR QUESTION: WHAT PRODUCTS AM I AUTHORISED TO ADVISE ON?

Claire is authorised to advise on all products listed on page 2 of this Financial Services Guide excluding standard margin lending facilities.

FLINDERS

Casey Huxtable

Contact:
Level 2, 179 St Georges Terrace Perth WA 6000
Phone: (08) 9483 0755

Casey Huxtable is an Authorised Representative (No. 1271654) of **Flinders Financial Services Pty Ltd** (ABN 91 009 269 489) (AFSL 231155).

Casey has the following qualifications:

- Diploma of Financial Services
- Graduate Diploma of Financial Planning
- SMSF Specialist Adviser (SSA)

Casey has been working in the Financial Planning Industry for over 15 years.

Please note that Casey is a qualified tax relevant provider.

YOUR QUESTION: WHAT PRODUCTS AM I AUTHORISED TO ADVISE ON?

Casey is authorised to advise on all products listed on page 2 of this Financial Services Guide excluding standard margin lending facilities.