Financial Services Guide

Issue Date: 31 December 2025
Version 4

The Financial Services Guide (FSG) is an important document. The purpose of the FSG is to assist you to make a decision about whether to use any of the services offered by Financial Force Pty Ltd ('Financial Force') and our Advisers and to keep you fully informed of the financial planning process.

The information contained in this FSG covers matters such as:

- Information about Financial Force Pty Ltd as the licensee
- Who will be responsible for providing the financial services
- Details of the financial services and/or products Financial Force can provide
- Details of the financial services and/or products that Financial Force does not provide
- The Financial Force financial planning process
- Documents you may receive from us
- Remuneration received by Financial Force and your adviser
- Relationships which might influence Financial Force or your adviser in providing financial services to you
- Financial Force internal and external complaints procedures
- Compensation arrangements

Lack of Independence

Financial Force is privately owned and not an independent Australian Financial Services License (AFSL) and will continue to operate through these circumstances as we allow all our advisers the option to remunerate their services by accepting insurance commissions. As Financial Force allows remuneration from our clients in the form of receiving commissions on the sale of life risk insurance products (and not rebate in full back to clients), we're unable to declare Financial Force as an independent, impartial or unbiased Australian Financial Services License (AFSL) holder.

FINANCIAL ADVICE AND FINANCIAL PRODUCT

If your adviser provides you with financial advice and/or a financial product, you will receive a Statement of Advice (SoA) and/or a Product Disclosure Statement (PDS).

A SoA will take into account your financial situation, objectives and needs. The SoA will contain the financial advice provided to you and the basis on which it is given, including advice / product recommendations, any remuneration payable, the risks and disadvantages associated with the advice and/or product recommendations and all details of any relationships which might influence your adviser in providing the financial advice and/or product recommendation, such as any association with product issuers or other parties.

If we recommend that you acquire a particular financial product (other than securities such as direct shares) or offer to issue or arrange the issue of a financial product to you, we will provide you with a PDS. The PDS will contain information about the particular product, including the features, benefits, fees and risks associated with that product to help you make an informed decision.

ABOUT FINANCIAL FORCE PTY LTD

Financial Force Pty Ltd was established in February 2000 and has been privately owned and operated by its Director Anthony Dunn. Anthony has a knowledgeable experience in providing financial advisory services and is member of various professional bodies and associations.

All authorised representatives of Financial Force have access to up-to-date information about a range of financial strategies (e.g. wealth creation, retirement planning, salary packaging etc.) as well as the performance of managed funds and securities. Our representatives are able to give comprehensive and competent advice in these matters that include investments, superannuation and insurances. Each representative is authorised to provide advice in well-defined areas of financial services.

OUR FINANCIAL SERVICES

Financial Force is authorised under its licence to offer comprehensive personal financial planning, investment and insurance advisory services and/or products such as:

- wealth accumulation goals and strategies, and the associated investments
- superannuation and retirement planning, and the establishment of methods of generating retirement income streams
- provision of personal and general insurance advice and arranging for insurance policies to be put in place
- provision of estate and succession planning advice
- advice on investment in managed funds and listed securities
- salary packaging

Advice is provided on the strategic use of unit trusts, master funds, self managed superannuation funds, allocated pensions, complying pensions, deferred and immediate annuities, salary packaging, debentures, other fixed interest investments, securities, insurance bonds, life insurance, income protection insurance, trauma insurance and general insurance.

Authorised Representatives of Financial Force may not be authorised to provide advice about all of the above areas. Details of the areas of advice and types of financial products your Adviser is authorised to provide are set out in the Adviser Profile accompanying this FSG.

You may also independently verify your Adviser's authorised status and product authorisations via the Financial Advisers Register on the ASIC MoneySmart website: https://moneysmart.gov.au/financial-advice/financial-advisers-register.

SERVICES AND PRODUCTS FINANCIAL FORCE DOES NOT PROVIDE

Financial Force can only provide services in relation to those set out in its AFS Licence (a copy of which is available upon request). your adviser is not authorised to provide any other services/products other than those listed in their Adviser Profile and specifically is not authorised to provide the following:

- banking services
- services relating to credit assistance and activity
- loan facilities (including residential loans)
- legal advice
- accounting advice
- real estate/ property advice

Anti-Money Laundering and Counter-Terrorism Financing

Financial Force and your adviser is subject to the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth). We may be required to identify you, verify your identity and obtain additional information before providing certain financial services.

Where we are unable to complete required identification or verification procedures, we may be unable to provide the requested services or may be required to delay or refuse to process transactions.

WHO WILL BE RESPONSIBLE FOR PROVIDING THE FINANCIAL SERVICES?

Your adviser provides financial services on behalf of, and as authorised by Financial Force. Therefore, Financial Force is responsible to you for the financial services that Your adviser provides to you.

Your adviser will provide you with an Adviser Profile along with this FSG. The Adviser Profile contains important information about Your adviser, including their Authorised Representative number, details of their qualifications and experiences, the areas or types of financial products or services Your adviser is authorised to provide to you, as well as the details of any remuneration payable.

Your adviser is required by law to act in the best interests of their clients, honestly, efficiently, fairly and in the best interests of their clients. Financial Force has authorised your adviser to provide this FSG and the accompanying Adviser Profile to you.

HOW CAN YOU GIVE INSTRUCTIONS TO YOUR ADVISER?

You can give specific instructions to your adviser by either contacting them over the phone, via email, or in person.

FINANCIAL PLANNING PROCESS

1. You have been provided with this FSG and your adviser's Adviser Profile (if you do not have a copy of Your adviser's profile, please contact Financial Force).
2. You will be asked to provide information about your particular objectives, financial situation and needs to allow your adviser to advise you appropriately. This information is collected from you and recorded in the Confidential Financial Review form and the Client Risk Profile Questionnaire. The information obtained in these two documents will form the basis of any advice or recommendation provided to you by your adviser.
3. A financial plan will be designed for you, tailored to your identified needs and objectives and specific risk profile
4. All of these matters will be addressed in a comprehensive SoA prepared personally for each client. The SoA will set out your adviser's recommendations, the basis on which those recommendations are given, and the remuneration payable for researching, designing, implementing and maintaining those recommended products and services.
5. The recommendations will be implemented by your adviser upon receiving your authority to proceed with the recommendations.
6. Your adviser will regularly review and revise your financial plan (including recommendations, services and products) and make any necessary updated recommendations to you depending on your circumstances.

DOCUMENTS YOU MAY RECEIVE

Statement of Advice (SoA)

This is the comprehensive advice document (mentioned earlier in this FSG) that is provided to you when we give you personal advice. The document takes into account your personal needs, objectives, financial situation and goals. You must confirm that you are satisfied with the assessment your adviser has made regarding your personal circumstances and risk profile.

Product Disclosure Statement (PDS)

If your adviser recommends a particular product, you will receive a PDS/PDS Web Link prepared by the product provider. This document will contain information about the product features, risk and costs and details other fees and charges that may apply, including management expense ratios and remuneration payments to Advisers. It usually also contains any application material that may need to be completed in relation to the relevant transaction.

Additional advice

If your adviser provides you with any additional advice (Record of Advice), you are able to obtain a copy of that advice (if it has not already been given to you) by contacting your adviser and requesting a copy. A request for additional advice can be made up to 7 years after the date that the advice was initially given to you.

Ongoing Fee Arrangement

If you're under an ongoing fee arrangement with your adviser, it is their obligation to provide you with a 12-month ongoing service renewal which will require your consent to deduct fees after the initial 12 month period (the frequency and amount of each ongoing fee the account holder will pay during the upcoming year if the account holder were to renew the existing ongoing fee arrangement, where the upcoming year is a period of 12 months beginning on the next anniversary day for the ongoing fee arrangement). This may also include a Fee Disclosure Statement (FDS) which outlines how much fees you paid and what services were provided in the previous 12 months.

REMUNERATION RECEIVED BY FINANCIAL FORCE AND YOUR ADVISER

How is remuneration shared between Financial Force and Your adviser?

The remuneration between Financial Force and your adviser is shared in accordance with the split of fees that has been negotiated in their authorisation agreements. All remuneration from the financial service provided and/or financial products is initially received by Financial Force. Our Advisers are paid between 80% and 90% of the fees and commissions received by Financial Force and Financial Force retains between 10% and 20% of these amounts.

How are Financial Force and Your adviser Remunerated?

The circumstances of each client and the nature and complexity of the advice, products and services they require will vary the costs associated with providing that advice and those products and services. Fees will be discussed with you at your first appointment. The basis and an estimate of applicable fees will be detailed in an initial Terms of Engagement letter and detailed in your SoA and explained in detail by your adviser.

Generally though, your adviser may be remunerated by one of the below types of fees, or a combination of them, whenever they provide a recommendation for an investment, product or service.

Fee for service

Some of our representatives may charge a fee-for-service depending on the time taken to provide the service and its complexity. A fee-for-service may be based on either one or a combination of the following:

- A fixed dollar amount; or
- A percentage of the funds invested.

Initial Commissions

Initial commissions are a one-off payment and are calculated as a percentage of funds you have invested. They are deducted from the amount invested and are calculated as a percentage of the value of the investment you make. Initial commissions are calculated in the following way:

Investment products- between 0 - 5% of the investment amount (GST inclusive)
Insurance products – between 0 – 66% of the investment amount (GST inclusive)

Ongoing Commissions

Ongoing commissions (sometimes known as trail/level commissions) are paid to Financial Force for the duration that your investment or insurance product is held with that product provider. Ongoing commissions are calculated in the following way:

Investment products- between 0 - 1.5% of the investment amount (GST inclusive)

Insurance products – between 0 – 22% of the investment amount (for trail commissions) (GST inclusive)

Insurance products – between 0 – 27.5% of the investment amount (for level commissions) (GST inclusive)

Adviser Service Fee

Most fund managers/insurance companies and lenders pass on to advisers a small proportion of the annual management fee to contribute to the cost of ongoing review of the client's circumstances. Our representatives often accept this fee to meet the costs of ongoing review unless otherwise negotiated. However, an additional service fee may also be charged to cover this service. This is a matter of discussion between you and your adviser and any applicable Adviser Service Fee will be disclosed to you in relevant SoA document.

RELATIONSHIPS WHICH MIGHT INFLUENCE FINANCIAL FORCE OR YOUR ADVISER IN PROVIDING FINANCIAL SERVICES

Financial Force and Your adviser are required to inform you of anything that might give rise to a conflict of interest (real or perceived) arising from the advice that they are giving you. They must also inform you of any other persons who may benefit from the remuneration they receive from providing the services to you. Any associations or relationships that may influence your adviser in providing financial services will be specifically detailed in their Adviser Profile.

Associated party of Financial Force

Anthony Dunn is a sole director of Financial Force. The following corporate entity is associated party of the Director of Financial Force:

Anthony Dunn as sole director and shareholder of:

- Queensland Professional Advisory Service Pty Ltd (an authorised corporate representative of Financial Force).

Queensland Professional Advisory Services Pty Ltd may provide outsourced administrative, paraplanning and SMSF administration services to Financial Force and its Authorised Representatives. These services are provided under formal service arrangements and are subject to Financial Force's outsourcing governance and supervision framework.

Financial Force and your adviser do not receive referral fees for recommending these services. However, Queensland Professional Advisory Services Pty Ltd (Anthony Dunn) may

directly benefit from fees charged for the provision of those services, including monthly SMSF administration fees.

Queensland Professional Advisory Services Pty Ltd also charges an annual administration fee to their Self-Managed Super Fund (SMSF) clients to manage the ongoing administration duties required with the Self-Managed Super Fund. This is a fee charged inhouse from the AFSL to cover employment expenses of the ongoing administration and management of the SMSF.

Alternative Remuneration
Financial Force and your adviser each maintain an Alternative Remuneration Register that contains information about any alternative forms of payments or soft dollar benefits over a specified dollar amount that may be received (e.g. lunches, gifts, conferences etc). A copy of your adviser's Alternative Remuneration Register is available for inspection upon request.

HOW IS MY PERSONAL INFORMATION DEALT WITH?

At Financial Force, the privacy of your personal information is very important to us. We collect your personal information to ensure that we are able to provide you with the products and services most appropriate to your needs.

Financial Force has adopted the Australian Privacy Principles (APPs)set out in the Privacy Act 1988 (Cth) as part of our continuing commitment to client service and maintenance of client confidentiality. We are committed to ensuring your privacy and security are protected through our Privacy Policy. A copy of our Privacy Policy is available from your adviser and on the Financial Force website: www.financialforce.com.au

Collection, Use and Disclosure of Personal Information
Financial Force and your adviser may collect personal information about you directly from you, or from third parties such as product providers, insurers, superannuation trustees, platform operators, custodians, accountants, lawyers, compliance service providers and government agencies where authorised or required by law.

The personal information we collect may include (but is not limited to) your name, contact details, date of birth, employment details, financial circumstances, tax file number (where permitted), health information (where relevant to insurance advice), and details of your investments, superannuation and insurance arrangements.

Your personal information is collected and used for purposes including:

- providing financial advice and related services;
- assessing, implementing and administering financial strategies and products;
- ongoing review and servicing of your financial arrangements;
- complying with legal, regulatory and professional obligations; and
- managing and improving our business operations.

We may disclose your personal information to third parties where reasonably necessary to provide our services, including product issuers, insurers, platform providers, outsourced service providers, software and IT providers, auditors, compliance consultants and professional advisers. Personal information is only disclosed where permitted by law and subject to confidentiality and data security obligations.

Some service providers engaged by Financial Force may store data or provide services from overseas locations. Where personal information is disclosed overseas, Financial Force takes reasonable steps to ensure that overseas recipients handle personal information in a manner consistent with the Australian Privacy Principles or that appropriate safeguards and consents are in place.

Data Security and Breach Management

Financial Force takes reasonable steps to protect personal information from misuse, interference, loss, unauthorised access, modification or disclosure. This includes physical, electronic and procedural safeguards, staff training and ongoing monitoring of data handling practices.

In the event of an eligible data breach, Financial Force complies with the Notifiable Data Breaches Scheme under the Privacy Act 1988 (Cth), including notification to affected individuals and the Office of the Australian Information Commissioner where required.

If you have concerns about the accuracy and completeness of the information we hold, you may request access to your personal information by contacting the Privacy Officer:

By mail:	Privacy Officer Financial Force Pty Ltd PO BOX 12026 George Street P/O QLD 4003
By email:	compliance@financialforce.com.au
By phone:	07 3210 0244

OUTSOURCING AND USE OF THIRD-PARTY SERVICE PROVIDERS

Financial Force and its Authorised Representatives (Advisers) may outsource certain business activities to external service providers to support the efficient delivery of financial services to clients. These outsourced functions may include, but are not limited to:

- paraplanning and administrative support;
- compliance, audit and professional services;
- information technology, software and data storage services;
- portfolio administration, reporting and custodial support; and
- Self-Managed Super Fund (SMSF) administration services.

Financial Force, as the Australian Financial Services Licence (AFSL) holder, **r**etains full responsibility for the financial services provided to you, even where functions are outsourced by Financial Force or its Advisers, in accordance with section 769B of the Corporations Act 2001 (Cth).

Financial Force maintains and enforces an Outsourcing Policy which governs the selection, appointment, monitoring and review of external service providers. Under this policy:

- external service providers are subject to due diligence prior to appointment, including assessment of competence, licensing (where applicable), experience, conflicts of interest and professional indemnity insurance;
- written outsourcing or service agreements are used where practicable and include confidentiality, data protection, performance standards and breach notification obligations;
- Financial Force and your adviser monitors and reviews the performance of key outsourced service providers on at least an annual basis; and
- remedial action is taken where an outsourced service provider fails to meet contractual, regulatory or compliance requirements.

Where Authorised Representatives use outsourced services, Financial Force monitors and supervises Adviser use of those services to ensure compliance with Financial Force's Outsourcing Policy, Privacy Policy and all applicable ASIC regulatory requirements.

Outsourced service providers may have access to your personal information only to the extent necessary to perform their contracted services. Financial Force oversees and monitors the handling of client data by Advisers and outsourced service providers to ensure personal information is managed securely and in accordance with the Privacy Act 1988 (Cth), Australian Privacy Principles and Financial Force's data security standards.

Offshore Outsourcing Disclosure

Some outsourced service providers engaged by Financial Force or your adviser may be located outside Australia or may access systems or data from offshore locations (Offshore Service Providers). Where offshore outsourcing is used:

- Financial Force and your adviser remains responsible for the financial services provided to you;
- offshore service providers are subject to the same due diligence, contractual, confidentiality, cyber-security and performance monitoring requirements as Australian-based service providers;
- reasonable steps are taken to ensure offshore service providers handle personal information in a manner consistent with the Australian Privacy Principles, including through contractual obligations and supervision; and
- offshore access to personal information is limited to what is reasonably necessary to perform the outsourced services.

- Where required under the Privacy Act 1988 (Cth), Financial Force or your adviser will obtain your consent to the overseas disclosure of personal information.

Financial Force monitors the use of offshore service providers by your adviser to ensure compliance with Financial Force's Outsourcing Policy, Privacy Policy and all applicable ASIC regulatory requirements.

COMPLAINTS RESOLUTION PROCEDURES

We hope you will be fully satisfied with the service your adviser provides. However, if you have a complaint about your adviser, you should take the following steps:

1. Please contact your adviser to express your dissatisfaction and seek resolution directly. If the agreement is not met with your adviser, you can contact Financial Force directly with following details disclosed on step 2.

2. Please contact Financial Force directly on:
    a. By phone on (07) 3210 0244.
    b. By email on compliance@financialforce.com.au
    A director will then respond to you and will endeavour to resolve your complaint quickly and fairly within 28 days but no later than 45 days after receiving your complaint.

3. If you are still not satisfied with the outcome, you have the right to complain to the Australian Financial Complaints Authority (AFCA), an external dispute resolution scheme of which Financial Force is a member. You can contact AFCA by:
    a. phoning 1800 931 678 (free call);
    b. emailing info@afca.org.au;
    c. mailing AFCA, GPO Box 3, Melbourne VIC 3001; or
    d. accessing their website at www.afca.org.au.

4. The Australian Securities and Investments Commission (ASIC) also has a free call information line on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

COMPENSATION ARRANGEMENTS

Financial Force is required under the Corporations Act 2001 (Cth) (the Act) to have adequate compensation arrangements in place to compensate retail clients for losses they may suffer as a result of a breach of obligations by Financial Force or its Advisers under Chapter 7 of the Act.

Financial Force has comprehensive Professional Indemnity Insurance in place that covers it and its Advisers which meets the compensation arrangements requirements under the Act.

Further questions

If you have any further questions about the financial services which we and our financial planners provide, please call our Client Services on (07) 3210 0244. Please retain this document for your reference and any future dealings with us.

Version 4 issued on 31 December 2025

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