ALLIEDWEALTH
Plan today. Secure tomorrow.

Financial Services Guide

Version 10 – 1 September 2026

Licensee

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(AFSL 528160)

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Our Independence

We can confirm that we are an Independent Financial Advice provider and have no conflicts or other relationships that may impact our Independence in providing financial advice services to you.

Purpose & content of this FSG

This FSG will help you decide whether to use the services that we offer. It contains information about:

- The services we offer and their cost
- How we advise clients
- Any conflicts of interest which may impact the services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services.

Our Services

We are authorised to provide general advice, personal advice and dealing services in the following areas:

- Deposit Products
- Non-Basic Deposit Products
- Government debentures, stocks or bonds
- Life insurance investment products
- Life insurance risk products
- Managed Investments including Investor Directed Portfolio Services
- MDA Services
- Retirement Saving Accounts
- Securities
- Standard Margin lending facilities
- Superannuation

How We Advise You

When you become a client of Allied Wealth, we act on your behalf.

The objectives and personal circumstances of each client are different. Where we provide personal advice, we will seek to understand your objectives and circumstances for our advice to be in your best interests.

Our initial advice on suitable financial strategies will be provided in the form of a written Statement of Advice ("SoA") which you can take away and read. The SoA will explain the basis of our advice, the main risks associated with the advice and the cost to you of implementing the advice.

Managed Discretionary Services (MDA)

This part of the FSG – about MDA Services – is prepared pursuant to ASIC Corporations (Managed Discretionary Account Services) Instrument 2016/968.

About our MDA Service

- **Corporate Actions** – we will take your instructions on these matters unless you delegate the discretion to us under our MDA Service agreement with you.
- **MDA Contract** – to provide our services to you we will need you to execute an MDA Services contract with us.
- **Investment Program** – this forms part of the MDA Contract and will include information about:
  - the nature and scope of the discretions that we will be authorised and required to exercise;
  - any significant risks associated with the MDA contract;
  - the basis on which the MDA contract is considered to be suitable to you; and
  - warnings that the MDA contract:
    - may not be suitable to you if you have provided limited or inaccurate information about your relevant circumstances; and
    - may cease to be suitable if your relevant circumstances change.
- **Our fees and Costs** for providing our service will be detailed in the SoA. There are no additional costs payable to Allied Wealth as the result of engaging Allied Wealth's MDA service.

- **Outsourcing** – we may outsource certain services we offer, e.g. portfolio administration, transaction settlement. The ongoing cost of your regulated platform is also detailed in the SoA. Our material outsourcing arrangements are currently with:
    - Netwealth Investments Limited
    - HUB24
    - Colonial First State FirstWrap
    - CFS Edge
    - Macquarie Wrap
    - BT Panorama
    - Centric Wealth

  The above outsourcers provide a custodial service and are regulated by ASIC. As an MDA provider we do not provide custodial or depository services related to the MDA services, in accordance with RG179.166(a).
- **Significant risks** – we will have authority to make transaction decisions without seeking your input unless you specify otherwise. Our objective at all times will be to ensure we match the portfolio to agreed strategic and (where required) tactical asset allocation targets. We will use technology to help us to track all this and there is a risk (albeit small) that a technological failure could negatively impact your portfolio – e.g. an outage when we need to move quickly to protect your position. We believe these are the main risks you face under an MDA service over and above the risks other investors must deal with. We believe the MDA service enables us to move quickly to best manage your position, an advantage over traditional "advice/accept/transact" arrangements.

Fees and other costs

The following table shows fees and other costs that you may be charged. These fees and costs may be deducted from your money, from the returns on your investment or from the assets held within the MDA service agreement. You should read all the information about fees and costs because it is important to understand their impact on your investment.

In relation to your portfolio we manage for you we advise the following fees and costs will be incurred in the normal course of business		
Type of fee or cost	**Amount**	**How and when paid**
Fees when your money moves in or out of the portfolio	$0	Not applicable
Establishment fee The fee to open your portfolio	$0	Not applicable
Contribution fee The fee amount contributed to your portfolio	$0	Not applicable
Withdrawal fee The fee amount you take out of your portfolio	$0	Not applicable
Exit fee The fee to close your portfolio	$0	Not applicable
Management costs		
The fees and costs for managing your portfolio by Allied Wealth	$0	Not applicable
Additional fees and costs for managing the investments in the MDA portion of your portfolio (if applicable)	Assets Under Management rate 0%	Not applicable
Admin fees to Platforms for MDA portion on a sliding scale (if applicable)	$0 - $250,000 0.36% - 0.32% Plus $250,001-$500,000 0.20% - 0.22% Plus $500,001-$1,000,000 0.10% - 0.12% Plus $1,000,001-$2,500,000 0.04% - 0.05% Plus $2,500,001 and over 0.00%	The fees are deducted from your platform account.

In relation to your portfolio we manage for you we advise the following fees and costs will be incurred in the normal course of business		
Type of fee or cost	**Amount**	**How and when paid**
Account keeping fee to Platforms	$180-$360 per account per annum	
Service fees		
Switching fee The fee for changing portfolio options	$0	Not applicable
Extra services you request maybe be at a time cost	$600 + GST per hour	Paid when service requested

Remuneration

Initial Fees

The advice preparation fee includes meeting with you, the time we take to determine our advice and the production of the SoA. It is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

If you decide to proceed with our advice, we may charge an implementation fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

Annual Fees

Our annual fees depend on the services that we provide to you. We will charge a flat fee for service which is generally paid monthly and agreed with you on an annual basis.

One-Off Fees

In limited circumstances, we may provide one- off services and charge a fee at an hourly rate. This will be discussed with you prior to engagement.

Wholesale clients

In some circumstances we may provide services to you as a wholesale client. We will seek your consent before providing services to you as a wholesale client.

Commissions

We avoid conflicts of interest including the receipt of commissions. Where we receive commissions, we will rebate this to you within a period of not more than 90 days. We do not retain any commissions.

Who we act for when providing advice

We act only for you as our client and not for any product issuer or financial institution. We have no financial relationship with any product issuer or financial institution.

Receiving Instructions

At all times you are able to contact us and ask questions about our advice and the products we recommend. You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

Referral Arrangements

Where we receive or pass on a referral to another professional we note that there are no referral fees or any other sort of payment made. As noted above we act only for you.

Making a Complaint

We endeavor to provide you with the best advice and service at all times. If you are not satisfied with our services, then we encourage you to contact us. Please call us or put your complaint in writing to our office.

If you are not satisfied with our response, you can refer it to the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or via their website www.afca.org.au. This service is provided to you free of charge.

Compensation Arrangements

We believe we have put in place compensation arrangements (via maintenance of professional indemnity insurance and adequate financial provision for any policy excess) that are adequate having regard to the size, nature and complexity of our business.

We believe that these arrangements are sufficient for the purpose of meeting our compliance obligations under section 912B of the *Corporations Act*.

Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website.