KEY FINANCIAL PLANNERS

WEALTH SPECIALISTS

FINANCIAL SERVICES GUIDE

Version 7 - PART 1

10 February 2026

Key Financial Planners Pty Ltd ('Key Financial Planners')
A.C.N 159 904 284
Australian Financial Services Licence No. 492022 ('AFSL')
23 Railway Terrace, Nuriootpa SA 5355

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Key Financial Planners Pty Ltd ('Key Financial Planners')
A.C.N 159 904 284
Australian Financial Services Licence No. 492022 ('AFSL')
23 Railway Terrace, Nuriootpa SA 5355
Email: admin@keyfinancial.net.au
Website: www.keyfinancial.net.au

This Financial Services Guide ('FSG" or the 'Guide') provides you with important information about Key Financial Planners Pty Ltd ('Key Financial Planners' or 'Licensee'), and it's Authorised Representatives, who will provide you with the financial services described in this Guide. It is designed to help you evaluate and make an informed decision about whether to use the financial services described in this Guide. We suggest you retain this Guide for your future reference. If any part of this Guide is not clear, please speak to your financial adviser.

This Guide consists of two parts. Part 1 of this Guide contains important information about:

- the financial services we offer as Authorised Representatives of Key Financial Planners;
- Key Financial Planners as the holder of an AFSL;
- the financial services that Key Financial Planners offer;
- the process we follow to provide financial services;
- how we, our associates, and Key Financial Planners are paid;
- any arrangements which may influence our advice to you;
- how we and Key Financial Planners protect your privacy; and
- who to contact if you have a complaint or if you are not satisfied with the services provided.

Part 2 of this Guide is an Adviser Profile and includes information on the services we are authorised to provide on behalf of Key Financial Planners.

References in this Guide to 'me', 'I', 'us', 'we' and/or 'our' should be read as either Key Financial Planners or your 'Authorised Representatives' of Key Financial Planners, as the context requires.

Table of Contents

PART 1 ..... **5**

About Key Financial Planners 5

Section 1: Financial Services Guide 5

What Other Information Should You Consider Before Deciding If to Proceed with Our Recommendations? 5

Who Provides the Financial Services Described in This FSG? 5

Who Is Responsible for Those Financial Services? 5

What Financial Services Do We Offer? 6

What Products Are Available? 6

How Do We Ensure That the Advice We Give You Suits Your Needs and Objectives? 6

What Documents Do You Get If We Provide Further Advice? 7

How Can You Instruct Us? 7

Other Services 7

How Are We Paid for Our Services? 8

What Type of Fees and Other Benefits Do We Receive for Our Services? 8

Does Key Financial Planners Charge Any Fees? 9

Other Benefits 9

What Fees Do We Pay to Someone Who Refers You to Us? 9

Section 2: Privacy Statement 10

Why We Collect Your Personal Information 10

Collecting And Disclosing Your Personal Information 10

Other Important Information 11

Section 3: Are you Satisfied? 12

What to Do If You Have Any Concerns About Our Services 12

Section 4: Contact and Acknowledgement 13

How Can You Contact Key Financial Planners 13

PART 2 ..... **14**

Adviser Profile 14

Section 1: About Your Adviser 14

Who Are Your Financial Advisers? 14

What Experience Does Your Financial Advisers Have? 14

What Qualifications and Professional Memberships Do Your Financial Advisers Have? 14

Does Your Financial Adviser Have Any Associations or Relationships? 14
Section 2: The Services We Provide 15
What Area Are Your Financial Advisers Authorised to Provide Advice On? 15
Are There Any Services Your Financial Advisers Are Not Authorised to Provide? 15
How Can You Provide Your Instructions to Me? 15
Privacy Statement 15
Section 3: Fees and Charges 16
How Will Your Financial Advisers Be Paid for the Services Provided? 16
What Is Your Financial Advisers Fee Structure? 16
What Amounts Do My Employer and Other Related Entities Receive for Financial Services? 16
What Other Benefits Do Your Financial Advisers Receive? 17
Will Your Financial Adviser Be Paid When Making a Referral 17
Section 4: Contact 17
How Can You Contact Key Financial Planners 17

PART 1

Part 1 contains the following sections:

- Financial Services Guide (Section 1);
- Privacy Statement (Section 2); and
- Are you satisfied? (Section 3).
- Contact and Acknowledgement (Section 5).

You must read each of these sections in conjunction with Part 2, which provides more detail to allow you to make an informed decision about whether to use the financial services we offer.

Together, these documents form the complete FSG which we, as Authorised Representatives, are required to provide.

Lack of independence at this stage

Key Financial Planners Pty Ltd cannot call itself 'independent', 'impartial' or 'unbiased' under section 923A Corporations Act as we have received commissions from life insurance product providers for advice provided in relation to life insurance products as payment for our services.

ABOUT KEY FINANCIAL PLANNERS

Key Financial Planners holds an AFSL issued by the Australian Securities and Investments Commission.

As an Authorised Representative, we act on behalf of Key Financial Planners when providing the financial services we are authorised to provide under Key Financial Planners AFSL.

Further information on these services is set out in the FSG Part 2 Adviser Profile.

As the holder of an AFSL, Key Financial Planners is responsible for the financial services we provide to you. Key Financial Planners acts on its own behalf when these financial services are provided to you.

SECTION 1

FINANCIAL SERVICES GUIDE

WHAT OTHER INFORMATION SHOULD YOU CONSIDER BEFORE DECIDING IF TO PROCEED WITH OUR RECOMMENDATIONS?

If you receive personal financial advice this will be documented in a Statement of Advice (SoA), or in specific circumstances a Record of Advice (RoA), that confirms the discussions you have had with us, the recommendations we are making and the basis for those recommendations. These documents will also explain how those recommendations will work towards achieving your goals, any relevant fees received by us, and any associations with financial product providers.

When a financial product is recommended to you, you will be provided with a Product Disclosure Statement (PDS) or other disclosure document issued by the product provider. Among other things, the PDS contains information about the risks, benefits, features and fees payable in respect of the product.

In combination, these documents will help you make an informed decision about whether to proceed with our recommendations.

WHO PROVIDES THE FINANCIAL SERVICES DESCRIBED IN THIS FSG?

The financial services described in this FSG are provided by us as Authorised Representatives of Key Financial Planners.

Part 2 of this Guide contains further details about your financial adviser, and our experience, qualifications and professional memberships.

WHO IS RESPONSIBLE FOR THOSE FINANCIAL SERVICES?

As the holder of an AFSL, Key Financial Planners is responsible for the financial services provided to you. Key Financial Planners acts on its own behalf when these financial services are provided to you. In relation to the financial services offered in this FSG, Key Financial Planners, as the holder of an AFSL, does not act on behalf of any other person or licensee. Key Financial Planners is only responsible for the services offered in the FSG.

The law requires Key Financial Planners to have arrangements in place to compensate certain persons for loss or damage they suffer from certain breaches of the Corporations Act by Key Financial Planners and/or its Authorised Representatives. Key Financial Planners has internal compensation arrangements as well as professional indemnity insurance that satisfy these requirements.

WHAT FINANCIAL SERVICES DO WE OFFER?

Key Financial Planners is able to provide financial product advice and to deal in a wide range of products (unless otherwise stated in Part 2 of this Guide) including:

- deposit products;
- Government debentures, stocks or bonds;
- life investment and life risk products;
- managed investment schemes including investor directed portfolio services;
- standard margin lending facilities;
- retirement savings account products;
- securities (e.g. shares); and
- superannuation products.

Some of the services you are able to access through Key Financial Planners (unless otherwise stated in Part 2 of this Guide) include:

- financial planning advice;
- wealth accumulation advice;
- superannuation advice, including self-managed superannuation funds;
- redundancy advice;
- retirement advice;
- gearing strategies;
- cash flow advice;
- social security benefits advice;
- life and disability insurance advice;
- estate planning services (financial planning).

WHAT PRODUCTS ARE AVAILABLE?

A range of financial products offered by many leading financial product providers are available for recommendation by us. Details of the available products we can recommend are contained in the Approved Product List (APL).

Internal and external experts provide financial product research, which is used to carefully select and maintain an extensive list of Approved Products for us to select from. We conduct due diligence on external research report providers that provide us with research.

We will only recommend a product to you after considering its appropriateness to your individual objectives, financial situation and needs. The recommendations will be made after conducting an investigation into the financial products and may require us to investigate and consider a financial product which is not on the APL.

HOW DO WE ENSURE THAT THE ADVICE WE GIVE YOU SUITS YOUR NEEDS AND OBJECTIVES?

To ensure we provide advice suitable for your needs and financial circumstances, we firstly need to understand your financial situation, personal financial objectives and needs. We will follow a step-by-step process as outlined below:

1. We will meet with you for an initial consultation. During this meeting we will discuss your expectations and provide you with details of the services we can offer.
2. We will collect all the information we need from you, including your personal financial situation, financial objectives and needs. If you do not wish to provide the information we require, we will advise you of the possible consequences of not disclosing your full personal information and the impact on the recommendations given. This may include not being able to provide advice on the subject matter you request.
3. We will help you identify your goals and may discuss your attitude towards investment risk.

4. We may consider strategies and areas such as income, social security, insurance, cash and estate planning requirements. Where required we will also conduct a reasonable investigation of the financial products that may be suitable to implement the strategies as part of the recommendations. Based on these and other considerations, we will prepare and present you with a written SoA, or in some cases depending on the circumstances, a RoA. We will explain in the SoA (or RoA) the basis for the advice, and any remuneration, benefits or associations which could have influenced the advice.
5. Where we recommend financial products, we will provide you with a PDS or other disclosure document containing information about each product recommended, to help you make an informed decision about whether to purchase that product.
6. We will discuss our recommendations with you; make any changes you require and gain your agreement to implement those recommendations.
7. We will then implement those recommendations.
8. We will meet with you periodically to review your financial circumstances if we agree to an ongoing advice service arrangement which includes a regular review component. If an ongoing advice service arrangement is entered into, this will be documented in your Ongoing Advice Service Arrangement Letter and/or SoA. Where you have entered into an ongoing fee arrangement after 1 July 2013, we will renew your arrangement with you at a minimum of every two years.

We will also explain to you any significant risks of the financial products and strategies which we recommend to you. If you are unclear of the risks, do not hesitate to question us further.

In certain circumstances, we may not provide you with personal advice via a SoA or RoA, as outlined above. These circumstances may include:

1. Where we provide you with only general advice, such as through seminars and newsletters;
2. Further advice or verbal advice – if you previously received advice recorded in a SoA, any further personal advice provided by us may be recorded in a RoA. We will not necessarily provide you with a copy of the RoA unless you request it (see below).

WHAT DOCUMENTS DO YOU GET IF WE PROVIDE FURTHER ADVICE?

Where a further review is conducted and personal advice is provided, in some circumstances we are not required to provide you with a SoA for this further advice. Where this is the case, if you have not already been provided with a RoA, you may request a copy of the RoA from us by contacting us (on any of the contact details set out in Part 2 of this Guide) for a period of seven years from when the further advice was first provided to you.

HOW CAN YOU INSTRUCT US?

You may specify how you would like to give us instructions, for example, by phone, fax or email using any of the contact details set out in Part 2 of this Guide. Alternatively, you may provide instructions to us in person. Where instructions are provided by telephone, these must be confirmed in writing.

OTHER SERVICES

You should understand that other services are not provided under Key Financial Planner's AFSL and Key Financial Planners does not train, support or supervise the provision of these other services and has no responsibility in relation to these services.

Examples of the services which Key Financial Planners is not responsible for include:

- general insurance services (e.g. car insurance);
- real estate and direct property advice;
- taxation services, such as completion of tax returns;
- accounting and audit services;
- legal services;

- credit activities
- consulting services; and
- administration and compliance of Self-Managed Superannuation Funds.

HOW ARE WE PAID FOR OUR SERVICES?

We and Key Financial Planners may receive:

- fees paid by clients;

Fees are payable (as directed by your Authorised Representative) to Key Financial Planners, your Authorised Representative, or to any other approved party. We may receive up to 100% of any fees received.

Details of any fees or other benefits that we, Key Financial Planners or other associated persons are entitled to receive if you implement our recommendations in relation to a specific financial product, will be disclosed to you in your SoA or RoA when personal advice is given.

WHAT TYPE OF FEES AND OTHER BENEFITS DO WE RECEIVE FOR OUR SERVICES?

The types of fees that may be received by us and by Key Financial Planners include the following:

Service fees

We will discuss and agree our fee structure with you before we provide you with services. The types of fees you can be charged are listed below. You may be charged a combination, or part of, any of these fees.

Fees for advice

We may charge fees for the preparation, presentation and implementation of our advice. These fees will be based on your individual circumstances, the complexity involved in your situation and the time it takes to prepare personal financial advice for you. We will discuss these fees with you and gain your agreement to the fees before we provide you with advice.

Ongoing advice fees

We may charge a fee to provide ongoing portfolio reviews and/or for the provision of ongoing services.

This fee will be agreed with you and is either a set amount, or an amount based on the amount of funds under our advice, and/or the time involved in reviewing your portfolio and circumstances.

Referral fees

If we refer you to another business to provide you with services, we may receive referral fees. Those fees may vary according to the party to whom we are referring, and the products involved.

We will provide written notification to you if we are likely to receive referral fees for referring you to another service provider.

Payment methods

Our fees are either invoiced to you directly, or deducted from your investments, or a combination of these methods. Where it is debited from your investments it is normally referred to as the Adviser Service Fee.

In most instances you will be able to select the method of payment that suits you best. We will discuss and agree the method of payment with you before we provide you with services.

Life Insurance Products

Ongoing commissions from insurance providers may be received by Key Financial Planners. These commissions are paid to Key Financial Planners by the company that issues the product that Key Financial Planner's Advisers recommend to you and they are included in what you pay for the product. The commissions vary and are based on the policy cost, which is the sum of the premiums you pay and may include other fees related to the product.

Ongoing commissions are payments paid by product issuers to Key Financial Planners in the years after the first year. These commissions may be passed onto the adviser.

DOES KEY FINANCIAL PLANNERS CHARGE ANY FEES?

Key Financial Planners will not charge you any additional fees. However, it may retain up to 100% of all fees and commissions generated by its Authorised Representatives.

OTHER BENEFITS

From time to time we may accept alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit we receive which is valued at between $100 and $300 and other benefits that relate to information technology software or support provided by a product issuer or that relate to technology or training purposes.

A copy of the register is available on request for a small charge.

WHAT FEES DO WE PAY TO SOMEONE WHO REFERS YOU TO US?

If you are referred to us we may pay the referrer a fee. We may also provide the referrer with gifts such as branded promotional items, hampers or gift vouchers.

The fee varies according to the referrer and financial products involved.

The fee may be a percentage of our fees, a percentage of the total amount invested paid through the referral, or a flat fee. We may pay these fees upfront when the financial service is provided, or the financial product is provided, or periodically as ongoing fees.

Key Financial Planners Pty Ltd has a referral agreement with Monger Accounting and Tax Solutions, Milanese and Co. Accountants, Curtis Property Group, Ocean Eyre Accounting, CPH Accounting, Riverland Lending Services, Latitude Accountants South Australia Pty Ltd, and Unlock Your Financial Future. The referral arrangement is such that if a client is referred by either entity, Key Financial Planners Pty Ltd will make a payment of 15% of both initial and ongoing fees paid by the client. This is known as a referral payment and is not an additional cost to the client.

Example

If you were referred to Key Financial Planners from either of the entities named above and paid $1,100 as an initial fee and $1,100 as an annual ongoing fee for services provided, we would pay $165 of the initial fee and $165 p.a. of the ongoing fee.

SECTION 2

PRIVACY STATEMENT

DEFINITIONS

We", "our", "us" means Key Financial Planners Pty Ltd and its Authorised Representatives.

WHY WE COLLECT YOUR PERSONAL INFORMATION

We collect personal information, including sensitive information (e.g. health information), from you to provide you with services including financial advice.

We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, to prevent fraud, crime or other activity that may cause harm in relation to the particular products or services provided, and to help us run our business.

If you do not provide all the information we request, we may no longer be able to provide a product or service, including financial advice, to you.

COLLECTING AND DISCLOSING YOUR PERSONAL INFORMATION

We may disclose your personal information to other members of Key Financial Planners, anyone we engage to do something on our behalf such as a service provider, and other organisations that assist us with our business. We may also disclose your personal information to third parties such as a complaints body to whom a complaint relating to a product or service is referred, your past and present employers, any party acquiring an interest in our business and anyone acting on your behalf.

We may also collect from the parties listed above any personal information they may hold about you which relates to our provision of financial advice.
Some of the entities we share information with may be located in, or have operations in, other countries as outlined below:

> VA Platinum uses outsourced administrative services where some of the information collected by us may be disclosed outside of Australia, including but not limited to the Philippines.

We normally require any external organisations with whom we share your personal information to comply with the Australian Privacy Principles.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

Key Financial Planners is also required, pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF Act) and its corresponding rules and regulations to implement certain client identification processes. We may be required to obtain information about you at the time of providing financial services to you, and from time to time in order to meet our legal obligations.

We have certain reporting obligations pursuant to the AML/CTF Act and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

OTHER IMPORTANT INFORMATION

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available upon request. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Privacy Act 1988 (Cth), or a registered privacy code and how we will deal with your complaint; and;
- how we collect, hold, use and disclose your personal information in more detail.
- We will update our privacy policy from time to time.

Where you have provided information about another individual, you must make them aware of that fact and the contents of this privacy statement.

We will use your personal information to contact you or send you information about other products and services offered by us or our preferred suppliers. If you do not wish to receive marketing communications from us, please contact us.

SECTION 3

ARE YOU SATISFIED

WHAT TO DO IF YOU HAVE ANY CONCERNS ABOUT OUR SERVICES

Both we and Key Financial Planners endeavour to provide you with quality financial advice. If you have a complaint or concern about the service provided to you, we encourage you to take the following steps:

1. Contact us first about your concern.

2. If your concern is not resolved to your satisfaction, you may contact Key Financial Planners by:

   Writing:
   Advice Complaints
   Key Financial Planners
   23 Railway Terrace
   Nuriootpa SA 5355

   Email:
   admin@keyfinancial.net.au

3. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

   Writing to:
   Australian Financial Complaints Authority
   GPO Box 3
   Melbourne VIC 3001

   Email:
   info@afca.org.au

   Website:
   www.afca.org.au

   Phone:
   1800 931 678 (free call)

4. The Australian Securities & Investments Commission (ASIC) is Australia's corporate, markets and financial services regulator. ASIC contributes to maintaining Australia's economic reputation by ensuring that Australia's financial markets are fair and transparent and is supported by informed investors and consumers alike. ASIC seeks to protect consumers against misleading or deceptive and unconscionable conduct affecting all financial products and services. You may contact ASIC by:

   Writing:
   Australian Securities & Investments Commission
   GPO Box 9827
   Your Capital City

Or

PO Box 4000
Gippsland Mail Centre
Victoria 3841

Website:
www.asic.gov.au

Phone:
1300 300 630

5. The Financial Planning Association of Australia Limited (FPA), is the peak professional body for financial planning in Australia. The FPA provides the leadership and professional framework that enables members to deliver quality financial advice to their clients. All FPA members are bound by professional, technical and ethical standards as provided in the FPA Code of Professional Practice. The FPA has effective and appropriate policies and procedures in place to assist you with your complaint and ultimately help protect consumers and those planners doing the right thing. You may contact the FPA by:

   Writing to:
   The Investigations Manager
   Financial Planning Association of Australia Ltd
   GPO Box 4285
   Sydney NSW 2001

   Website:
   www.fpa.asn.au

   Phone:
   1300 626 393

6. Before you send your concern to any of these respective bodies, please contact them first to understand the process of lodging your concern with them.

SECTION 4

CONTACT & ACKNOWLEDGMENT

HOW YOU CAN CONTACT KEY FINANCIAL PLANNERS

Key Financial Planners	Address:	23 Railway Terrace, Nuriootpa SA 5355
	Phone:	(08) 8561 2400
	Fax:	(08) 8561 2499
	Email:	admin@keyfinancial.net.au
	Website:	www.keyfinancial.net.au

PART 2

Adviser Profile

Version 8 Part 2

Part 2 (Adviser Profile) contains the following sections:

- About Your Adviser (Section 1);
- The Services I Provide (Section 2);
- Fees and Charges (Section 3); and
- Contact and Acknowledgment (Section 4).

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) dated 10 Feb 2026 and should be read together with Part 1. Part 2 sets out specific details about us as Authorised Representatives of Key Financial Planners Pty Ltd ('Key Financial Planners').

I am authorised by Key Financial Planners to provide the financial services described in Part 1 and Part 2 (Adviser Profile) of the FSG. I have also been authorised by Key Financial Planners to distribute this FSG.

Key Financial Planners Pty Ltd
ACN 159 904 284 holder of
Australian Financial Services
Licence No. 492022 ('AFSL')

23 Railway Terrace
Nuriootpa SA 5355

Email: admin@keyfinancial.net.au
Website: www.keyfinancial.net.au

SECTION 1

ABOUT YOUR ADVISER

WHO ARE YOUR FINANCIAL ADVISERS?

Your Financial Advisers are Anthony Prior & Amanda Dawson.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to Anthony Prior, Amanda Dawson and Key Financial Planners Pty Ltd. The term 'Representatives' refers generally to Key Financial Planner's Authorised Representatives.

Anthony's Authorised Representative number is 303861.

Amanda's Authorised Representative number is 1251953.

WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISERS HAVE?

Anthony & Amanda have extensive experience in the financial planning industry.

Anthony has spent over 20 years as a Financial Adviser offering advice to individual clients as well as small and large business clients. Prior to Key Financial Planners, Anthony was a Financial Adviser with various financial organisations, including Thornton Group as a Senior Financial Planner.

Amanda has been within the financial services industry for over 10 years.

WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DO YOUR FINANCIAL ADVISERS HAVE?

Anthony & Amanda both hold a Graduate Diploma of Financial Planning and are members of the Financial Advice Association Australia.

DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

Anthony & Amanda both have an association with Key Financial Planners (ACN: 159 904 284) as directors. Fees are paid to Key Financial Planners for distribution to them both.

Anthony & Amanda are partners in The Tax Cellar Pty Ltd and as partners may be entitled to receive payments made to partners of the business.

Key Financial Planners Pty Ltd has an association with Fecini Trust as a shareholder of Key Financial Planners. Fees are paid to Key Financial Planners and Fecini Trust receives a proportion of the fees as a shareholder in Key Financial Planners. Fecini Trust is not an Authorised Representative of Key Financial Planners.

SECTION 2

THE SERVICES WE PROVIDE

WHAT AREA ARE YOUR FINANCIAL ADVISERS AUTHORISED TO PROVIDE ADVICE ON?

We are authorised by Key Financial Planners to provide financial services, including advice or services in the following areas:

Anthony and Amanda

- Deposit & payment products;
- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes including investor directed portfolio services;
- Retirement savings account products;
- Superannuation products (Including Self -Managed Super Funds)

Anthony only

- Standard margin lending facilities;
- Securities (e.g. shares); and

ARE THERE ANY SERVICES YOUR FINANCIAL ADVISERS ARE NOT AUTHORISED TO PROVIDE?

We are not authorised by Key Financial Planners to provide advice or services in the following areas:

Amanda

- Derivatives
- Securities (e.g. shares); and
- Standard margin lending facilities;

Anthony

- Derivatives

Please ask me if you would like a referral for these services. If I receive a specific fee for this referral, it is disclosed below in Section 3 ‘Fees and Charges’. It may also be disclosed in an advice document such as a Statement of Advice (‘SoA’), if I provide you with personal advice.

HOW CAN YOU PROVIDE YOUR INSTRUCTIONS TO ME?

You may provide instructions to me by using any of the contact details provided in Section 4 “Contact & Acknowledgment”.

PRIVACY STATEMENT

In addition to the information provided in the Key Financial Planners FSG Version 7 Part 1 on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at www.keyfinancial.net.au and/or by calling us on (08) 8561 2400.

SECTION 3

FEES AND CHARGES

HOW WILL YOUR FINANCIAL ADVISERS BE PAID FOR THE SERVICES PROVIDED?

All fees disclosed in this FSG which are attributed to the services provided to you by me are paid to Key Financial Planners.

Key Financial Planners receives all fees payable for the services we provide.

Anthony & Amanda receive director fees and profit share as directors of Key Financial Planners as determined by the company as appropriate from time to time.

WHAT IS YOUR FINANCIAL ADVISERS FEE STRUCTURE?

As part of detailed financial planning, there are costs to you at various stages of the process. Before making any recommendations, I will discuss and agree the fees with you.

Advice fees are inclusive of GST and payable by you at the following stages:

1. **Recommendation:** For having a personalised financial plan (SoA) prepared, a plan preparation fee (up to $9,900) is payable. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you.

2. **Implementation:** We may charge a placement fee and/or implementation fee to implement the recommendations in your financial plan. These are payable when you decide to proceed with the implementation of any one or more recommendations that we provide to you. The actual fee will depend on the complexity of your situation and the amount of funds invested but will not exceed a range from $550 (min) to $5,500 (max).

3. **Ongoing Advice Service and Reviews:** If you choose to have us conduct a review of your financial plan to ensure that your financial strategies and financial products remain appropriate to you, you may be charged a review fee. If you choose to have us provide an ongoing advice service, you may be charged a fee ranging from $2,750 to $33,000 pa.

Note: Full details of all fees for financial services will be provided to you in a Statement of Advice (SoA), or Record of Advice (RoA) and Product Disclosure Statements at the time of receiving any recommendation.

WHAT AMOUNTS DO MY EMPLOYER AND OTHER RELATED ENTITIES RECEIVE FOR FINANCIAL SERVICES?

Key Financial Planners receives 100% of fees.
The directors of Key Financial Planners have a profit share arrangement to distribute company profits annually to shareholders.

WHAT OTHER BENEFITS DO YOUR FINANCIAL ADVISERS RECEIVE?

In addition to the remuneration detailed above, I am eligible to qualify for other benefits and entitlements as detailed below:

From time to time, we may accept alternative forms of remuneration from product providers or other parties (up to a value of $300), such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit that we receive and other benefits that relate to information technology software support provided by a product issuer or that relate to educational and training purposes. A copy of the register is available on request for a small charge.

WILL YOUR FINANCIAL ADVISER BE PAID WHEN MAKING A REFERRAL?

If you have been referred to us by an external party and you accept the services we provide, we may make a payment to the external party for that referral. Any amount payable will be disclosed in the SoA provided to you. This will be paid by us to the external party and will be at no additional cost to you.

SECTION 4

CONTACT

HOW YOU CAN CONTACT YOUR FINANCIAL ADVISERS

Your Financial Adviser:
Anthony Prior

Phone: (08) 8561 2400
Fax: (08) 8561 2499
Email: anthony@keyfinancial.net.au
Website: www.keyfinancial.net.au

Your Financial Adviser:
Amanda Dawson

Phone: (08) 8561 2400
Fax: (08) 8561 2499
Email: amanda@keyfinancial.net.au
Website: www.keyfinancial.net.au

Practice details:
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23 Railway Terrace
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Email: admin@keyfinancial.net.au
Website: www.keyfinancial.net.au