FIERRA WEALTH

Your path to prosperity

Financial Services & Credit Guide

October 2025

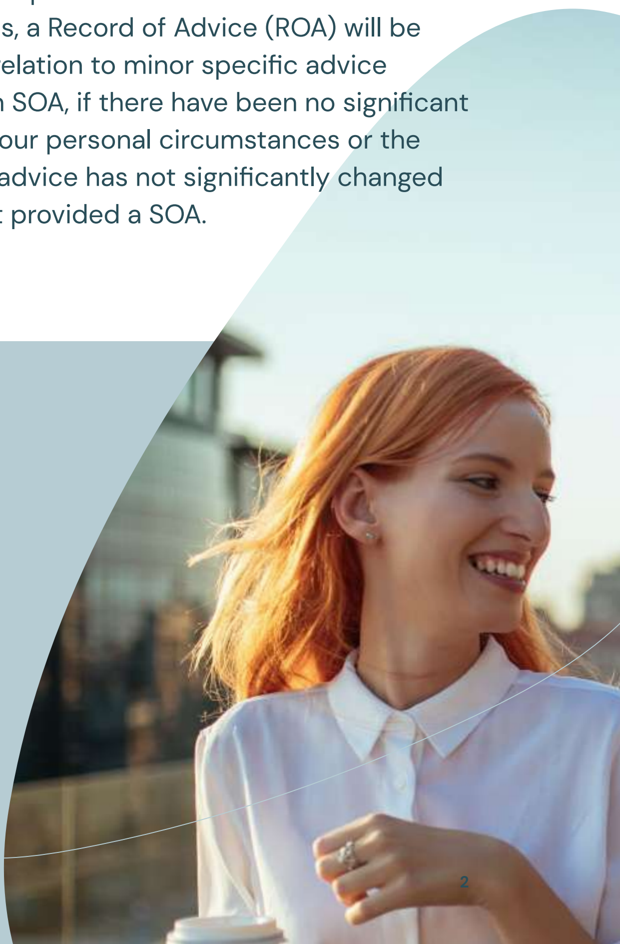
Financial Services & Credit Guide *(FSCG)*

This Financial Services & Credit Guide (FSCG) is intended to inform you of matters relating to our relationship, prior to providing you with any financial service. The FSCG highlights who we are, our contact details, the services we are authorised to provide, how we (and any other relevant parties) are remunerated, details of potential conflicts of interest, and details of our internal and external dispute resolution procedures and how you can access them. The distribution of this FSCG by Fierra Wealth Pty Ltd, has been authorised by FYG Planners Pty Ltd as the authorising Licensee. This FSCG is provided to help you decide whether you wish to adopt any of the services we provide.

You are entitled to receive a Statement of Advice (SOA) whenever we provide you with any advice taking into account your objectives, financial situation and needs. The SOA contains the advice, the basis on which it is given, and information about fees and any matters which may have influenced the provision of the advice. On an ongoing basis, a Record of Advice (ROA) will be provided in relation to minor specific advice instead of an SOA, if there have been no significant changes in your personal circumstances or the basis of our advice has not significantly changed since we last provided a SOA.

LACK OF INDEPENDENCE

Fierra Wealth is not independent, impartial or unbiased because we receive commissions for the advice we provide on life risk insurance products.



Fierra Wealth Pty Ltd ABN 55 671 570 219 is an Authorised Representative (No. 1306246) and Credit Representative (No. 552966) of FYG Planners Pty Ltd (FYG Planners) as the authorising Licensee.

FIERRA WEALTH'S CONTACT DETAILS ARE:

Fierra Wealth Pty Ltd
Address: Shop 1B / 15 Discovery Drive,
North Lakes, QLD 4509
P: (07) 3204 6271
E: admin@fierrawealth.com.au

FYG Planners Pty Ltd, ABN 55 094 972 540, holds an Australian Financial and Credit Services Licence No. 224543.

FYG PLANNER'S CONTACT DETAILS ARE:

FYG Planners Pty Ltd
Address: Level 1, 41 Mount Street,
Burnie TAS 7320
P: (03) 6440 3555
Fax: (03) 6440 3599
E: mail@fygplanners.com.au

Who is my *adviser?*

Your advisers are Nicole Gardner and Nicole O'Sullivan. Our advisers are specifically authorised by FYG Planners to act as its representative in providing financial services to clients and has specific formal industry qualifications.

Who do you act for when you provide *financial services to me?*

Fierra Wealth Pty Ltd is an authorised representative of FYG Planners Pty Ltd and FYG is responsible for the provision of all financial advice given to you. FYG's Investment philosophy has been created in adherence with the obligations to you as a client outlined by The Corporations Act 2001, the Financial Planners and Advisers Code of Ethics 2019 and FYG's own Code of Conduct. Fierra Wealth Pty Ltd acts for you to deliver objective advice in your best interest in line with FYG's investment philosophy.

OUR SERVICES

Fierra Wealth Pty Ltd is authorised by FYG Planners to offer you the following services:

- Financial planning and investment advice
- Superannuation and rollover advice
- Self-managed super annuation fund advice
- Estate planning advice of a general nature
- Life insurance advice
- Retirement planning advice
- Ongoing monitoring of your portfolio
- Investment portfolio management
- Centrelink benefits planning

How do you research *products & service providers?*

Our licensee FYG Planners undertakes thorough in-house analysis and sources qualitative research from several independent research houses. Only investments, insurance products and financial services that qualify for inclusion on our preferred product list are recommended.

What type of advice *do you offer me?*

1

Strategic advice explains how best to structure your affairs relating to investment, retirement planning, superannuation planning, taxation, estate planning, borrowing, income and expenditure planning perspectives. We also assist clients to determine the suitability of new and existing loans/credit facilities. We do not arrange credit facilities, but may refer clients on to mortgage brokers or other credit providers. We can provide you with an assessment of your existing loan/credit facility and when assessing an existing loan/credit facility we will provide you with written advice of our recommendations.

2

Personal investment and/or insurance advice recommends specific types of financial products and services relevant to your circumstances that will assist in achieving your future objectives.

After our strategic advice has been provided, we select the appropriate investment and/or insurance products to achieve your specific goals. We only recommend investment and or insurance products after considering their suitability for your individual investment objectives, financial situation and needs. To ensure you have the peace of mind of knowing that your finances are appropriately structured, we recommend you engage our ongoing review service. This provides you with an ongoing review of your portfolio, its performance, and the financial strategies implemented for you.

What costs will I be required to pay for your *advisory services?*

ANNUAL FEES

Our annual fees depend on the services that we provide to you. They are an agreed fixed fee and are paid annually. Our services and fees will be set out in an agreement with you. Before commencing any work, yourself and Fierra Wealth Pty Ltd must agree on costs.

INSURANCE COMMISSION OR BROKERAGE

In certain situations, some clients may elect to pay for Insurance advice by way of a commission as opposed to an annual fixed fee. Commission or brokerage payments come from commission brokerage paid to Fierra Wealth Pty Ltd by FYG Planners, who in turn receives them from the life insurance companies whose products we recommend to you.

If you accept an insurance commission, how much *commission do you get?*

HOW IS IT CALCULATED AND DEDUCTED?

Commission paid by life insurance companies varies depending on product or company. Any commission payable to FYG Planners is paid by the life insurance company as a result of the premium you pay. It is not an additional cost to you. Initial commission can range from 0% to 66% of the first year's premium. An example being for a $100 premium, initial commission can range from $0 to $66. Ongoing or trail commission brokerage can range from 0% to 33% of the annual premium. For a $100 premium, the ongoing or trail commission can range from $0 to $33. We advise you of commission applicable to an insurance recommendation prior to any application.

Do you receive any other benefits in relation to providing financial *services to me?*

Details of any benefit exceeding $300 FYG Planners receive are detailed in a publicly available register and updated quarterly. Please ask Nicole for a copy. FYG Planners also offers its authorised representatives the opportunity to become shareholders in FYG Planners.

What should I know about the risks of the investments or financial strategies *you recommend?*

We explain any and all risks associated with investments and strategies we recommend to you. Always ask us to clarify any risks that are not clear to you.

Can I provide you with instructions and 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 other means. If the execution is by telephone instruction, we require a letter of authorisation to serve as a record of your telephone instruction. This will be kept on your file for future reference.

What information do you maintain in my file and *can I examine my file?*

We maintain your personal profile, including details of investment objectives, financial situation and needs. This includes recommendations made to you and any discussions of significance between us. If you wish to examine your file, please ask. We are committed to the privacy and security of your personal information through our privacy policy.

How do you deal with the Anti-Money Laundering / Counter-Terrorism *Financing (AML/CTF) Act?*

FYG Planners adheres to all aspects of the AML/CTF Act. As such, we require clients and prospective clients to provide us with identification in accordance with the legislation.

Disclosure of information to *third parties*

During the financial advice process it may be necessary to disclose your information to certain third parties. These parties may include (but not limited to): registered tax or legal practitioners; superannuation or insurance providers; authorised AFS licensee or authorised representative; the Australian Taxation Office; Centrelink or other Government departments; offsite data storage systems. In accordance with the Tax Agent Services Act 2009, we will obtain your signed consent to release the information to the third party. However, we are not responsible for any unauthorised use or disclosure of your information by the third party after it has been released to them.

How do you deal with ASIC's *Professional Indemnity Insurance requirements?*

FYG Planners is required by law to ensure it has adequate professional indemnity insurance to cover certain losses which may be suffered by Retail Clients. FYG Planners has obtained professional indemnity cover to ensure it can meet the following circumstances:

- Losses or damage suffered by Retail Clients arising out of breaches of obligations under Chapter 7 of the Corporations Act 2001
- Breaches by both the licensee and its authorised representatives / representatives
- Fraud by the licensee and its authorised representatives / representatives,
- Any award made against FYG Planners by an external dispute resolution scheme

Subject to its terms and conditions, this insurance provides ongoing coverage for the prior work of any previous authorised representative/ representative who has since ceased working for FYG Planners.

Your *Privacy*

FYG Planners is compliant with the Australian Privacy Principles as detailed in the Privacy Act 1988 and our full Privacy Policy covers:

- How and Why – How we collect information and for what purpose
- Protecting the security of your information
- Access and Correction – How information can be accessed and/or corrected
- Overseas disclosure – Whether information is likely to be disclosed overseas. If so, where to

If you would like a full copy of the FYG Planners Pty Ltd Privacy Policy, please ask your Adviser or refer to the FYG Planners Website www.fygplanners.com.au Home Page / Privacy.

If I have a complaint regarding my privacy, to whom do I direct *my complaint?*

We will endeavour to answer your question, correct any error, or resolve any complaint about our information handling practices. If you believe FYG Planners breaches this Privacy Policy Statement or the Australian Privacy Principles or does not respect your privacy, please refer to the contact us immediately. Any complaint will be acted upon promptly. If you are not satisfied with our response, you have the right to complain to the Office of the Australian Information Commissioner on 1300 363 992.

If I have a complaint regarding my privacy, to whom do I *direct my complaint?*

We will endeavour to answer your question, correct any error, or resolve any complaint about our information handling practices. If you believe FYG Planners breaches this Privacy Policy Statement or the Australian Privacy Principles or does not respect your privacy, please refer to the contact us immediately. Any complaint will be acted upon promptly. If you are not satisfied with our response, you have the right to complain to the Office of the Australian Information Commissioner on 1300 363 992.

FYG PLANNERS PTY LTD CONTACT DETAILS

FYG Planners Pty Ltd is an Australian Financial Services Licensee No. 224543, ABN 55 094 972 540 based at Level 1, 41 Mount Street, Burnie, Tasmania. If you have any questions, please contact us on (03) 6440 3555. If you prefer to write, please contact:

FYG Planners Pty Ltd Privacy Officer
PO Box 389, Burnie Tasmania 7320

If you have a *Complaint*

We are members of the Australian Financial Complaints Authority. If you have a complaint about the service provided to you, you should first contact us and tell us about your complaint.

If your complaint is not satisfactorily resolved within 30 working days, please put your complaint in writing. This will ensure that the issues are fully documented and understood by all parties. Your complaint should be addressed to The Compliance Manager, FYG Planners Pty Ltd, Level 1, 41 Mount Street, Burnie TAS 7320. We will try to resolve your complaint quickly and fairly.

If the complaint cannot be satisfied to your satisfaction, you have the right to complain to the Australian Financial Complaints Authority (AFCA). They can be contacted on 1800 931 678.

Stage 1 sees AFCA facilitate discussions/negotiations between parties. Relevant documents are exchanged and the issues in dispute are identified. **Stage 2** is conciliation where parties come face to face with a conciliator from the AFCA national panel. The conciliator assists the parties explore dispute settlement options and help parties to agree on their own outcome. **Stage 3** is where an independent adjudicator is requested to rule based on the relevant facts, taking into account the relevant law, fairness and reasonableness. If you accept the adjudicator's decision it is binding on the member.

You can also phone the Australian Securities and Investments Commission (ASIC) on 1300 300 630. Consultants will discuss your rights and how to make a complaint if it is a suspected breach of the law.

YOUR ADVISER ARE

Nicole Gardner CFP®

MFinPlan, BBus (FP)

Representative Number 1294701
Credit Representative Number 538518

Nicole O'Sullivan

GradDipFinPlan, BMgt

Representative Number 1296792
Credit Representative Number 567542

Your Adviser *Experience:*

We are passionate about helping our clients make smarter financial decisions, having had combined experience of 22 years in the financial services industry. We believe that knowledge is paramount when it comes to providing quality advice and have gone above and beyond to attain the highest level of qualifications possible. Our commitment ensures that clients receive advice that is informed, strategic, and, most importantly, delivers results.

Service & *Advice Focus:*

For us, it's all about helping our clients make smarter financial decisions so they can achieve financial security and freedom to live their best lives! We believe good financial planning isn't about counting every penny but it's about finding the right balance between setting yourself up for the future while also enjoying life today.