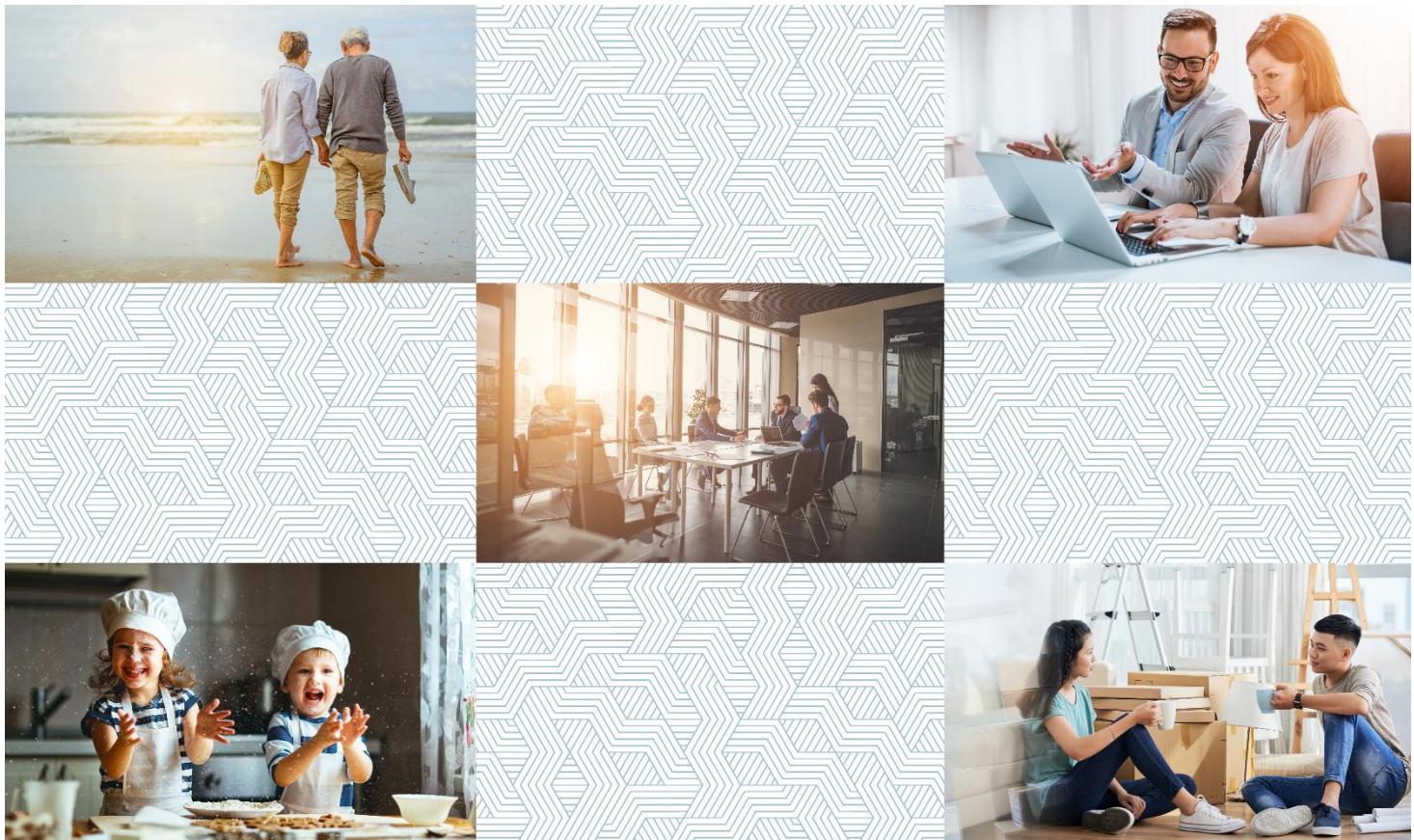


FINANCIAL SERVICES GUIDE

Apostolos Paul Zobonos - VERSION 3.0.1



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BEFORE YOU RECEIVE OUR ADVICE

Who will be providing the financial service to me?

LICENSEE

HNW Planning Pty Ltd
ABN: 42 083 745 055
Australian Financial Services Licence No: 225216
Email: info@hnwplanning.com.au

LICENSEE ADDRESS

Suite 15, Fountain Corporate
2 ILYA AVE, Erina NSW 2250
Phone: 02 4365 2554
Fax: 02 4365 0503

Who is Manifest Financial Wealth Pty Ltd?

Manifest Financial Wealth Pty Ltd (ASIC Representative No. 1237082) is an Authorised Representative of HNW Planning Pty Ltd. The financial services that the adviser named below offers are provided through Manifest Financial Wealth Pty Ltd, ABN 74 603 406 720.

CORPORATE AUTHORISED REPRESENTATIVE ADDRESS

Manifest Financial Wealth Pty Ltd Unit 12 121 Hawker Place, Hawker ACT 2614	Phone: 1300 851 489 Fax: Email: paul.zobonos@manifestfw.com.au
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Who is my adviser?

Your adviser will be Apostolos Paul Zobonos, ASIC Representative No. 289322, who is an Authorised Representative of HNW Planning Pty Ltd, engaged by Manifest Financial Wealth Pty Ltd.

ADVISER ADDRESS

Apostolos Paul Zobonos Unit 12 121 Hawker Place, Hawker ACT 2614	Phone: 1300 851 489 Fax: Email: paul.zobonos@manifestfw.com.au
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EDUCATION AND EXPERTISE - APOSTOLOS PAUL ZOBONOS

Employment History

March 2015 - current: Financial Adviser
Manifest Financial Wealth Pty Ltd

March 2003 - July 2014: Financial Adviser
Gillespie Group Pty Ltd

September 2002 - February 2003: Associate Adviser
B Comensoli & Co

October 2000 - July 2002: Para-Planner
Futures Financial Group

Education Details

Kaplan Professional Education
2005 - Diploma of Financial Planning
2009 - Advanced Diploma of Financial Planning
2009 - Self Managed Superannuation Funds subject
2010 - Margin Lending & Geared Investments subject
2011 - Cavendish & ICFS Specialist SMSF Course
2012 - Certificate IV in Finance & Mortgage Broking
2015 - Accredited Listed Product Adviser Program

FPA (Financial Planning Association of Australia)
2013 - CFP (Certified Financial Planner) certification

University of Sydney
1990 - Bach of Arts, Major in Economics & Math'l Statistics

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FINANCIAL SERVICES GUIDE

You have the right to ask us about our charges, the type of advice we will provide you, and what you can do if you have a complaint about our services.

This Financial Services Guide (“FSG”) is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. The matters covered by the FSG include who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures, along with how you can access them.

It is intended that this FSG should assist you in determining whether to use any of the services described in this document. If you decide to obtain personal financial advice, your adviser will need to determine your needs, objectives and relevant financial circumstances.

Lack of Independence

HNW Planning is not independent, impartial or unbiased in relation to the provision of personal advice because:

- In some cases, we may receive commissions for the advice we provide on life risk insurance products,
- We may recommend that you invest in a financial product where we or an associated entity receives benefits as the investment consultant and/or risk manager.

Documents you may receive

At the initial advice appointment, your adviser will typically gather the relevant information by using a client data collection form. You will be asked to provide accurate information about your personal and financial situation and to keep your adviser informed of any changes to your relevant circumstances. Your adviser will also need to verify your identity.

When your adviser provides personal financial advice to you, you may receive one or more of the following documents:

- Letter of Engagement
- Statement of Advice (SoA)
- Record of Advice (RoA)
- Product Disclosure Statement or Investment Mandate (both referred to herein as PDS)
- Written Consent (for most Ongoing Fee Arrangements of more than 12 months)

The SoA will set out the advice that has been tailored to your specific circumstances and provide you with details of all relevant disclosures including details of any remuneration payable and business relationships and associations which may have influenced the provision of the advice. Where you receive ongoing or further advice an RoA may be provided.

A PDS will be provided if a product recommendation is made and includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

Your adviser will seek your written consent annually for Ongoing Fee Arrangements to continue. This requirement excludes insurance revenues for policies commenced before 9th July 2025 and fee arrangements deriving from a direct personal bank account or credit card.

You may request a copy of any advice document up to seven (7) years after the advice has been given, by contacting the Adviser or alternatively by contacting the licensee in writing or by email. You may also request a copy of documentation related to Ongoing Fee Arrangements for up to five (5) years.

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BEFORE YOU RECEIVE OUR ADVICE

What kinds of financial services are you authorised to provide me and what kind of products do those services relate to?

HNW Planning Pty Ltd is authorised to offer you the following services:

Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

We can provide advice on the following products:

- Deposit products;
- Non-cash payment products;
- Government Debentures, Stocks & Bonds;
- Life Insurance Investment Products;
- Life Insurance Risk Products;
- Managed Investment Schemes;
- Securities (equities, managed funds, instalment and endowment warrants);
- Standard Margin Lending Facility;
- Retirement Savings Account Products; and
- Superannuation

We can deal in the following products:

- Deposit products;
- Non-cash payment products;
- Government Debentures, Stocks & Bonds;
- Life Insurance Investment Products;
- Life Insurance Risk Products;
- Managed Investment Schemes;
- Securities (equities, managed funds, instalment and endowment warrants);
- Standard Margin Lending Facility;
- Retirement Savings Account Products; and
- Superannuation

Complementary to our licensing, HNW Planning is able to provide the following:

- Aged Care Strategies;
- Wealth Creation Strategies;
- Debt Reduction Strategies;
- Life Insurance Advice;
- Tax (Financial) Advice;
- Cash Flow Management;
- Superannuation Strategies;
- Retirement Planning;
- Estate Planning Strategies;
- Business Succession Planning

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WHAT WE DO AND HOW WE ARE PAID

Who is responsible for the financial services provided?

HNW Planning Pty Ltd is responsible for the financial services provided to you.

Your Adviser then has contractual obligations to HNW Planning Pty Ltd and has obligations under the Corporations Act as an Advice Provider.

Adviser remuneration

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your adviser provides a recommendation for a financial product or service, your adviser may be remunerated through either:

- An initial fee for service; or
- An ongoing fee for service; or
- A contribution fee or implementation fee; or
- Commission payments from product providers where applicable; or
- A combination of any of the above.

All fees or commissions are initially paid to HNW Planning Pty Ltd before being distributed to your adviser's Corporate Authorised Representative.

Licensee remuneration

HNW Planning Pty Ltd receives either a flat fee or a percentage of the adviser's remuneration for the provision of services required under its Australian Financial Services Licence.

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WHAT WE DO AND HOW WE ARE PAID

Does my adviser receive remuneration, commission, fees or other benefits in relation to providing the financial services to me? How is that calculated?

- Your adviser may charge you an initial advice fee that is based on the scope and complexity of the advice provided to you. This fee will be agreed with you before presenting you with the advice. This advice fee can range between 0% and 5% and may be calculated on your investment amount. For example, on an investment amount of \$10,000, 3% initial advice fee would equate to \$300.
- Where a life insurance company product has been recommended the issuer of the product may pay HNW Planning Pty Ltd an initial commission. The commission range is 0 to 66%. For example, on a life insurance policy with a premium of \$600, an initial commission of 66% would equate to \$304.92.
- Where a life insurance company product has been recommended the issuer of the product may pay HNW Planning Pty Ltd an ongoing commission. This commission, which can vary depending on the product, is calculated in a range from 0-33%. This commission is paid each month or upon annual renewal for personal risk products. For example, on a life insurance policy with an annual premium of \$600, an ongoing commission of 15% would equate to \$90 annually.
- The licensee will receive brokerage of between 0% and 1% of the transacted amount for acting as intermediary for buying and selling of direct equities. For example, brokerage of 0.85% on a transaction of \$10,000 shares bought would equate to \$85.
- Your adviser is sub-authorised by a Corporate Authorised Representative (CAR) of HNW Planning Pty Ltd. A percentage of revenue your adviser generates may be retained by HNW Planning Pty Ltd. HNW Planning Pty Ltd pays the CAR a proportion of its revenue based on and adjusted according to the scale of that revenue. Your adviser is separately engaged by that CAR.
- Your adviser is also a director and either directly or indirectly the sole or major shareholder of the CAR. Your adviser will therefore stand to benefit by any amount paid to the CAR. Your adviser may pay themselves a wage from the CAR but as they are essentially the only full-time employee of the CAR, the effect is that, any payment to the CAR is essentially a payment to themselves.
- HNW Planning provides certain services that may generate income. These are set out in the table and examples below. We are not aware of any other incentive that your adviser may receive from the licensee, the CAR, or any product issuer.
- The exact amounts of any fees, commissions, bonuses or other incentives received by the licensee and the CAR, and your adviser's share of that, will be included as accurately as possible in any Statement of Advice that your adviser will provide to you but which may then vary if you request adjustments to recommendations.

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Does the licensee have any relationship with other companies, and are there possible benefits derived from these relationships?

- It is important that you are aware of the relationships HNW Planning have with other service providers so you can make an informed decision on the services you wish to use. The below table sets out our relationship with other companies.

Service (and Entity supporting HNW's provision of the service)	Entity receiving the benefit	Relationship between your adviser, their licensee and the entity receiving the benefit	What benefit does any related entity receive when your adviser provides a financial service to you?
Guided Portfolios (SYNCRM Pty Ltd)	HNW Planning receives 0 to 0.66% per annum (incl GST)	These fees are paid to SYNCRM Pty Ltd for IT services. SYNCRM Pty Ltd is owned by HNW Group Holdings which also owns 100% of HNW Planning Pty Ltd. No amount of these fees is paid to advisers. HNW Planning Pty Ltd separately pays external expert consultants for their expertise that is used in the management of the guided portfolios and SMAs.	Of the 0% - 0.66%, the total amount is paid to SYNCRM Pty Ltd.

Example: For a Guided Portfolio with an average value of \$250,000, HNW Planning will receive approximately \$1,650 per annum (or approximately \$137.50 per month) for this service. This is calculated at 0.66% p.a. of the total value of the Portfolio, calculated and paid monthly to SYNCRM Pty Ltd for IT resources. In this arrangement, your adviser will receive \$0, and their CAR will receive \$0.

- HNW Super Admin Pty Ltd, an entity owned by HNW Group Holdings (who also owns 100% of HNW Planning), provides administration services for self-managed superannuation funds. Any adviser service fee charged by the adviser will be collected by HNW Super Admin Pty Ltd and passed on to HNW Planning Pty Ltd to be distributed as per the adviser's standard distribution arrangement.

Do any relationships or associations exist which might influence you in providing me with the financial services?

- Other than as outlined above, neither your adviser, the CAR nor HNW Planning Pty Ltd, nor any related bodies corporate (HNW Group Holdings Pty Ltd, HNW Super Admin Pty Ltd and SYNCRM Pty Ltd) have any relationships or association with any product issuer that could be expected to influence us in the provision of the financial services.

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Outside the regulated Australian Financial Services licence framework, companies associated with your Adviser offer other services which may directly or indirectly provide financial advantage including:

- Mortgage Business Nil
- Accounting Business Nil
- SMSF Administration Business Nil
- Other Business Nil

Outside the regulated Australian Financial Services licence framework, companies associated with HNW Planning offer other services for which HNW Planning may be remunerated including:

- Self-Managed Superannuation Fund Administration
- Information Technology and software services

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WHEN YOU RECEIVE OUR ADVICE

Will you provide me advice which is suitable to my needs and financial circumstances?

Yes. But to do so we need to find out your individual objectives, financial situation and needs before we recommend any financial products or services to you. You have the right not to divulge this information to us. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

What should I know about the risks of the financial products or strategies you recommend me?

HNW Planning defines Risk as the Negative Consequence of Uncertainty. We will explain to you any significant risks of financial products and strategies which we recommend to you. If we do not do so, you should ask us to explain those risks to you.

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

- We maintain a record of your personal profile, which includes details of your objectives, financial situation and needs.
- We also maintain records of any recommendations made to you.
- Internal databases may be maintained detailing client's investments that were recommended by HNW Planning Pty Ltd. This does not constitute portfolio monitoring. Portfolios are reviewed subject to need.
- We have in place a privacy policy which will ensure the privacy and security of your personal information.
- While committed to your privacy we are also committed to providing parties with whom we have a business relationship and who have provided us with your details by way of referral, with information to help them better serve your needs and better understand the advantages we provide to you as a mutual client. We do this by providing broad information on client communication levels and on acceptance rates of advice provided.
- If you wish to examine your file, we ask that you make a request in writing and allow up to fourteen (14) working days for the information to be forwarded.
- You have the right to request the return of your original file. In such case HNW Planning Pty Ltd reserve the right to keep a copy of your original file.
- Increasingly, as technology progresses, your file will contain more electronic/digital information.
- We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. If the information sought is extensive, we will advise of the likely cost in advance and can help to refine your request if required.

Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my financial products?

Yes. You may specify how you would like to give us instructions, for example by telephone, fax, or other means.

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IF YOU HAVE ANY COMPLAINTS

Who can I complain to if I have a complaint about the provision of the financial services to me?

- HNW Planning Pty Ltd is a member of the Australian Financial Complaints Authority.
- If you have any complaint about the service provided to you, you should take the following steps:
- Contact us and tell us about your complaint. If your complaint is not satisfactorily resolved within 3 days, please contact the Compliance Manager of HNW Planning Pty Ltd or put your complaint in writing and send to HNW Planning Pty Ltd, PO Box 3305, Erina NSW 2250. We will seek to resolve your complaint quickly and fairly. If the complaint cannot be addressed to your satisfaction you have the right to complain to an external dispute resolution body.

To lodge your complaint with the external dispute resolution body, please contact:

Australian Financial Complaints Authority (AFCA)

- Telephone on 1800 931 678, Email: info@afca.org.au, Website link: www.afca.org.au, or
- Mail to Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

Stage 1 of the AFCA process is where AFCA facilitates discussions and negotiations between the parties. All relevant documents are exchanged and the issues in dispute are identified.

Stage 2 is conciliation and the parties come face to face with a conciliator from the AFCA national panel. The role of the conciliator is to assist the parties to explore options for settlement of the dispute and to help parties to agree on their own outcome.

Stage 3 is where the independent adjudicator is requested to make a decision "on the papers" taking into account the relevant law, fairness and reasonableness. If you accept the adjudicator's decision it is binding on the member.

If your concerns involve ethical conduct, you may wish to consider raising your concerns in writing with the Financial Planning Association of Australia. They can be contacted at PO Box 109, Collins Street West, Melbourne Vic 8007.

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

Do you hold Professional Indemnity Insurance?

We hold Professional Indemnity Insurance cover for the activities conducted under our AFS licence. The insurance will cover claims in relation to the professional business services of authorised representatives, representatives and employees of the Licensee who no longer work for the Licensee (but who did at the time of the provision of the relevant services). Our Professional Indemnity insurance cover is subject to policy terms and conditions, however we believe that the cover generally satisfies the requirements of s.912B of the Corporations Act.