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PGW FINANCIAL SERVICES
PROTECT & GROW WEALTH

Financial Services Guide

Afiq Malek, Authorised Representative 1007808
Version 9 – 22nd September 2025



PGW FINANCIAL SERVICES
PROTECT & GROW WEALTH

THE PURPOSE OF THIS GUIDE

The Financial Services Guide (FSG) is an important document which we are required to give you under the requirements of our Australian Financial Services Licence. It provides you with information about PGW Financial Services Pty Ltd to help you decide whether to use the financial services we provide. This FSG explains the services we can offer to you and the types of products we offer. It also explains how we (and other related persons) are remunerated for these services and includes details of our internal and external complaints handling procedures and how you can access them. PGW Financial Services Pty Ltd authorises the distribution of this FSG.

NOT INDEPENDENT

PGW Financial Services Pty Ltd is not independent, impartial, or unbiased because although we will always put your interests before ours when giving advice, we may at times be remunerated by commission when helping clients arrange insurance and may act in or hold positions where a payment is received where you may be invested. We strongly believe this is the most appropriate remuneration model for many insurance clients, but a consequence is it then precludes us from calling ourselves independent.

PGW FINANCIAL SERVICES PTY LTD

Level 19, 144 Edward Street, Brisbane City QLD 4000

Tel: 0419 398 401 Email: ben@pgwfinancial.com.au

Australian Financial Services Licence: 384713



THE LICENSEE

PGW Financial Services is a leader in the Australian financial services marketplace, offering a range of financial products and services that challenge traditional investment boundaries and offer diverse capabilities.

PGW Financial Services is a national based group of qualified advisers with many years of combined experience. We have clients all over Australia who are using our experience to create wealth, enjoy a comfortable retirement, or both.

Our goal is to utilize our clients' assets, as well as their income, to achieve their personal goals without adversely affecting their current lifestyle.

We are committed to facilitating high quality advice and continued excellence in our service to you.

We offer personal advice for each client who is treated as a valuable customer – not just a member.

PGW Financial Services advisers can offer the following services:

- Assisting you identify, establish, and prioritize your needs and objectives.
- Financial planning (wealth creation, cashflow/budgeting advice, retirement income strategies)
- Investment strategies
- Superannuation strategies, including self-managed superannuation funds
- Life and disability insurance, including investment life insurance
- Tax effective investments
- Centrelink benefits advice
- Retirement planning advice
- Portfolio review services
- Share Trading Services
- Debt reduction strategies
- Ongoing advisory services

As a registered tax (financial) adviser, some of our advisers can provide tax advice related to how your financial products work. For comprehensive taxation advice about your personal tax position, you should seek advice from a qualified taxation specialist or accountant.

PGW FINANCIAL SERVICE'S AUTHORISATIONS

PGW Financial Services Pty Ltd are authorised to provide Financial Product advice and deal in financial product by applying for, acquiring, varying, or disposing of a financial product on behalf of another person in respect of the following classes of financial products:

- Deposit & Payment Products
- Derivatives limited to old law securities options contracts & Warrants
- Debentures, stocks, or bonds issued or proposed to be issued by a government
- Life Products including life risk and life investment
- Interests in managed investments schemes including investor directed portfolio services
- Retirement savings accounts
- Securities
- Standard margin lending facilities
- Superannuation

HOW ADVISERS CHARGE FOR SERVICES

PGW Financial Services Pty Ltd calculation of fees and commissions is dependent on the level of service appropriate to the needs of the client. It has many levels of service each providing benefits befitting the clients it is designed to service.

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 adviser service fee
- An ongoing adviser service fee
- A contribution fee or an Implementation fee
- Commission payments from product providers where applicable
- Transaction fees
- An hourly charge; or
- A combination of any of the above

All levels of service, their associated calculations for fees and charges and the ongoing services provided are discussed in the first meeting and subsequently disclosed, prior to implementation of any recommendations, in the SOA.

All fees or commissions initially paid to PGW Financial Services are distributed in full to your adviser or to the relevant business. PGW Financial Services ABN 15 123 835 441 and Australian Financial Services Licence 384713 generally receives a flat fee per annum / per authorised representative for the provision of services required under its AFSL. Each authorised representative also pays a professional indemnity insurance fee.

WHAT MAY INFLUENCE YOUR ADVICE

PGW Financial Services Pty Ltd may from time to time receive a benefit from preferred product providers by way of sponsorship of educational seminars, conferences, or training days. Details of benefits between \$100.00 - \$300.00 will be maintained on a register.

Many product providers offer incentives such as overseas trips and tickets to conferences in an attempt to influence advisers into recommending their products to clients. PGW Financial Services Pty Ltd and our advisers believe clients should be placed first and products recommended because they are in the clients' best interests as opposed to those of the adviser. To ensure clients are able to rely on our recommendations as being free from such influence, PGW Financial Services Pty Ltd have introduced a policy prohibiting the receipt of these types of incentives.

You have a right to request for further information in relation to the remuneration and soft dollar benefits received by the licensee and/or authorised representative.

PGW Financial Services Pty Ltd owns the rights to the Korean language Open Markets trading platform and may receive income from trading activity and business conducted on this platform.

THE ADVICE PROCESS

We expect that you will provide us with accurate information that we request so that we can provide advice that is in your best interests. We expect that you will use our advice to enable you to make informed financial decisions. We expect that where appropriate you inform your adviser of any changes that may influence your future objectives.

If you choose to use our services you may also receive from us a Product Disclosure Statement (PDS), Statement of Advice (SOA) and/or Record of Advice (ROA).

To invest in any of our recommended financial products you must complete the application form attached to the relevant PDS. The PDS contains information about the particular product and will assist you in making an informed decision about that product.

If we provide you with personal financial product advice rather than general financial product advice, we will initially provide you with an SOA.

Personal financial product advice is advice that takes into account one or more of your objectives, financial situation and needs. The SOA will contain the advice, the basis on which this advice is given and information about fees, commissions and any associations which may have influenced the advice.

On an ongoing basis, an ROA will be provided instead of an SOA if there have been no significant changes in your personal circumstances or the basis of the advice has not significantly changed since your last SOA was provided. You have the right to request a copy of your ROA at any time.

As a financial service provider, we have an obligation under the Anti Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely. We cannot provide you with services if you are unwilling to provide this information.

To provide advice that is in your best interests it is important that you provide your individual investment objectives, financial situation and needs before we recommend any investment or risk products to you. You have the right not to divulge this information to us if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information.

We will explain to you any significant risks of investments, insurances, and strategies that we recommend to you. If we do not do so, you should ask us for further clarification.

We maintain a record of your personal profile that includes details of your investment objectives, financial situation, and needs. We also maintain records of any recommendations made to you. If you wish to examine your file, you should ask us, and we will make arrangements for you to do so.

You may specify how you would like to give us instructions. For example, by telephone, fax, or other means. When requested you must provide a written confirmation of these instructions.

PRIVACY

We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. A copy of our privacy policy will be provided upon your request.

MY ADVISER

Afiq Malek is an Authorised Representative of PGW Financial Services Pty Ltd.

Authorised Representative number 1007808.

CONTACT DETAILS

Address: Ground Floor, 80 George St, Parramatta
NSW 2150

Email: afiq@granadawa.com.au

Phone Number: 0433 155 719

Amanah Superannuation and Investment Pty Ltd, Authorised Representative number 1307972, Castlereagh Financial Group Pty Ltd, Authorised Representative number 1275519 and Panthera Advisory Pty Ltd trading as Granada Wealth Advisory, Authorised Representative number 1299001 are companies that are associated with Afiq Malek and are authorised by the Licensee to provide clerical and administrative services.

Afiq Malek is authorised to Provide Financial Product advice and deal in financial product by applying for, acquiring, varying, or disposing of a financial product on behalf of another person in respect of the following classes of financial products:

- Deposit & Payment Products
- Life Products including life risk and life investment
- Interests in managed investments schemes including investor directed portfolio services
- Retirement savings accounts
- Securities
- Superannuation

We will not provide advice on classes of financial products other than those identified in PGW Financial Services Pty Ltd 's AFS Licence/ or detailed above nor provide advice on products that are not on PGW Financial Service's Approved Products List. Your adviser does not have authority to advise on products that are not PGW Financial Services Pty Ltd approved.

To the extent that we authorise a PGW Financial Services Pty Ltd representative to do so, the representative can help you to apply for the financial products referred to in this FSG and can also give you financial product advice in relation to them.

If a PGW Financial Services Pty Ltd representative is

unable to provide you with a financial service or a financial product that you are interested in, the representative may refer you to another representative who can. PGW Financial Services Pty Ltd is responsible for the advice provided and services offered to clients by an Authorised Representative of PGW Financial Services Pty Ltd.

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COST OF ADVICE

After the first meeting, your adviser will discuss the fees and charges that will be applicable to your individual circumstances. We choose to be flexible in earning our fees and offer you the flexibility to select the fee payment method most suitable to you. From our professional standpoint, PGW Financial Services Pty Ltd disregards the varying commissions that are paid by product providers in order to remove bias and maintain integrity in our product selection process.

Due to the varying nature of individual client cases, our fee for SOA preparation, implementation and our portfolio review service process will be disclosed on an individual basis and may include the following:

Fee for Service - This fee is based on an estimation of our timed costs. On implementation of our advice, any commissions paid are rebated under this arrangement. In the event that our quoted fee exceeds our timed costs, you will be rebated accordingly.

Combination of Fees and Commissions - Full disclosure of all fees will be contained in the Statement of Advice that we prepare for you. However, you will not be charged unless you have agreed to engage our service and this agreement will generally be contained in your letter of engagement which is provided to you at the initial stage or as part of the SOA.

Your adviser may hold an interest in a financial product. Any significant interest/ownership will be recorded in a register of financial product holding and where appropriate, this holding will be disclosed to you in the SOA or ROA.

OUR FINANCIAL PLANNING PROCESS

The following is a summary of the process that we will go through with you in order to develop, and maintain, a financial plan suited to your individual needs, circumstances, and goals.



INITIAL CONSULTATION

A free, no obligation discussion with you to discuss your needs for advice, and how we can assist you to meet your goals, needs and objectives. During this discussion we will also explain our services and fee structure to you.

DISCOVERY PROCESS

In order to provide you with advice that is appropriate to your individual circumstances, we need to collect personal and financial information from you. To do this, we will ask you to complete some forms, including a Client Data Collection Form and a Client Risk Profile Questionnaire. We may also ask for other documentation such as superannuation statements, bank statements, etc. Your adviser will assist you through this process.

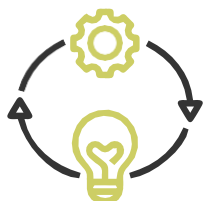


DETERMINING YOUR FINANCIAL AND LIFESTYLE GOALS

Once we have gathered sufficient information about you, we can determine what your specific advice needs, and objectives are. We will consider both your immediate financial needs, as well as your future goals and requirements, giving priority to those matters that are most important to you.

DEVELOPING AND DELIVERING YOUR FINANCIAL PLAN

We will prepare our advice recommendations to you within a "Statement of Advice" (SOA). This document will provide you with detailed information on the strategies and products that we recommend to assist you to meet your goals and objectives. We will present this to you, typically face to face so that we can answer any questions you may have. We will give you time to consider our recommendations and will only proceed once we are sure that you understand and agree to our advice recommendations.



IMPLEMENTATION OF RECOMMENDATIONS

Once you have agreed to our recommendations and provided all relevant authorities to proceed, we will then implement our recommendations. This includes handling all fund and policy administration on your behalf, liaising with product and platform providers and other professional advisers as appropriate.

ONGOING REVIEW AND MANAGEMENT

As part of our financial planning process, we provide annual ongoing review services to ensure that the recommendations that we provide remain appropriate to you over time, and as circumstances change. We will ask you to agree to an appropriate ongoing advice service when we present your financial plan.



COMPLAINTS RESOLUTION

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you, you should take the following steps:

1. Contact your adviser and tell your adviser about your complaint, or put your complaint in writing and send it to us at;

PGW Financial Services Pty Ltd
GPO Box 2241
Brisbane QLD 4001

Or contact PGW Financial Services on 0419 398 401

2. We will acknowledge receipt of your complaint within 24 hours and provide you a response with the reasons for our decision within 30 days. If we cannot reach a satisfactory resolution, you can raise your concerns with the Australian Financial Complaints Authority (AFCA) on 1800 931 678. PGW Financial Services Pty Ltd is a member of this complaint's resolution service. The Australian Securities & Investments Commission (ASIC) also has a free call Info line on 1300 300 630 which you may use to make a complaint or obtain information about your rights.

PGW Financial Services Pty Ltd confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001. In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for PGW Financial Services Pty Ltd and our authorised representatives, other representatives, and employees in respect of our authorizations and obligations under our Australian Financial Services Licence. This insurance will continue to provide such coverage for any authorised representative, other representatives and employee who has ceased work with PGW Financial Services Pty Ltd for a minimum of 7 years from the date of ceasing the relationship.