Financial Services Guide (FSG)

Date of issue: 3rd of August 2026

SPS Licence Pty Ltd

Australian Business Number (ABN): 38 617 870 836

Australian Financial Services Licence (AFSL): 497949

Important information

This Financial Services Guide (FSG) is designed to clarify who we are and what we do and help you decide whether to use our services.

The purpose and content of this guide:

- To assist you to determine whether to use any of the services described
- Details of how we and our associations are remunerated for our services
- How we resolve disputes, and what you should do if you have one
- How we protect your privacy and handle your personal information

Other documents you may receive

In addition to this FSG, when we provide you financial advice, we will also present you with a written Statement of Advice (SOA). This will describe:

- Advice and strategies we recommend and the reasons why
- The financial products and services we recommend and the reasons why
- Any fees of commissions we will receive; and
- Any associations we have with financial product providers or other parties that have not already been disclosed in this FSG

If you receive further financial advice from us, we will present you with either another SOA or keep our own written Record of Advice (ROA). You can request a copy of this by contacting us any time up to seven years from the date of the advice provided. Please refer to the 'Contact Us' section of this FSG for our contact details.

Giving us instructions

If you want to make any changes to the advice or provide other instructions, please contact us. You may provide instructions to SPS Licence Pty Ltd or your adviser by email, fax, letter, or telephone. In some instances, we can only accept instructions in writing; if this is the case, we'll let you know.

Lack of Independence Disclosure Notice

We can't call ourselves independent. Here's why.

The law makes it very difficult for most advisers to say they are independent, unbiased, or impartial, even if they are not in any way linked to a financial product provider (like a bank).

If, for example, an adviser gets paid a commission to help a client arrange some insurance they are automatically prohibited from calling themselves independent. Most advisers who receive those commissions charge their clients very little (if anything) for the advice or the help they provide putting a policy into place. From time to time, we receive these commissions.

So, although we always put your interests before ours when giving advice we cannot (by law) call ourselves independent, unbiased, or impartial.

Authorised services and associated products

We are authorised representatives of SPS Licence Pty Ltd Australian Business Number (ABN) 38 617 870 836, Australian Financial Services Number (AFSL) 497949 of Level 5, 46 Edward Street, Brisbane QLD 4000.

Our AFS Licence permits us to advise on and deal in the following classes of financial products:

- Deposit and payment products limited to:
  - Basic deposit products;
  - Deposit products other than basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government;
- Life products including:
  - Investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
  - Life risk insurance products as well as any products issued by a Registered Life Insurance company that are backed by one or more of its statutory funds;
- Interests in managed investment schemes including:
  - Investor directed portfolio services;
- Retirement savings accounts (“RSA”) products (within the meaning of the Retirement Savings Account Act 1997);
- Securities
- Standard margin lending facility; and
- Superannuation

Products we may advise you about therefore include:

- Deposit products
- Debentures
- Investment bonds
- Life insurance products
- Managed investment funds
- Retirement savings accounts
- Securities
- Standard margin lending facilities
- Superannuation
- Pension and annuities

Who we act for, remuneration for authorised services and referral arrangements

Who we act for

We act for you as our client and not for any product issuer or financial institution.

Remuneration for those authorised services

Sherrin Partners collects all advice fees and product revenue. Your fees may be paid directly to Sherrin Partners, or they may be deducted from products used. Your adviser will fully disclose all fees, product revenue and payments and will not implement their advice until these are agreed with you.

We are committed to an open and honest fee structure for the advice and services we provide. The cost of your advice will depend on the nature and complexity of your circumstances and the service provided. There is further information on how your adviser is paid in the ‘payments and benefits we receive’ section of this FSG.

Referral arrangements

If a third party refers you to our adviser the referrer may receive a referral fee, commission or non-monetary benefit. This is not an additional cost to you. All referral payments are disclosed in the Statement of Advice that is provided to you.

Disclosure of information

Sherrin Partners may engage third party service providers to assist in the provision of products or services. Some services may require disclosure of personal information to service providers within and outside Australia. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents or delivery of digital services for Sherrin Partners advisers and clients. All reasonable steps will be taken to ensure that onshore and offshore service providers comply with the Privacy Act 1988.

SPS Licence Pty Ltd may introduce you to Fulcra Financial Pty Ltd for mortgage and other credit- related advice. Should you proceed with any such advice a related party of SPS Licence Pty Ltd may receive a benefit in the form of a referral fee. Fulcra Financial Pty Ltd will explain this to you in more detail.

Privacy and disputes handling

How we manage your personal information

We are grateful for the trust and confidence you have in us to safeguard your privacy. For a copy of our Privacy Policy please head to www.sherrinpartners.com.au or request one from us.

The policy contains information about:

- The circumstances in which we or one of our related entities may collect personal information from other sources (including from a third party);
- How to access personal information and seek correction of personal information; and
- How you raise concerns that we or one of our related entities has breached the Privacy Act or an applicable code and how we or our related entity will deal with those matters.

Disputes handling

We treat any complaint we receive seriously. If you are dissatisfied with your experience as our client, we ask that you communicate with us (e.g., by phone, email or in person) so we can try to resolve the issue for you. We'll do our best to help figure out the background of the matter with you. We have adopted best practice complaints processes to ensure:

1. Acknowledgement of your concerns within 24 hours of receipt
2. Speedy assessment and investigation
3. Timely provision of a response (known as an IDR response) no more than 30 days after we receive your complaint.

If we cannot resolve the issue to your satisfaction within that time frame, we will refer you to the free industry complaints handling body known as Australian Financial Complaints Authority Limited (AFCA). We are a financial member of AFCA, the Government approved External Disputes Resolution scheme. AFCA can be reached at: 1800 931 678. AFCA's mail address is GPO Box 3, Melbourne VIC 3001. AFCA's website is: www.afca.org.au

Payments and the benefits we receive

How advisers are paid

As the licensee, Sherrin Partners collects all advice fees and commissions.

Sherrin Partners pays advisers the fees and commissions it receives, by one or more of the methods outlined below.

- Salary – advisers may be paid a salary based on experience and capability
- Bonus – advisers may be eligible to receive a bonus, based on a combination of revenue and certain non-financial measures (such as quality of service)
- Profits – advisers may be eligible to receive a percentage of profits from the practice
- Other – advisers may also receive other benefits, all of which are outlined in the FSG or will be disclosed in the advice document at the time of providing advice.

At the time of providing advice, advisers will disclose the amounts received as a result of that advice.

Associations with issuers of financial products

- Product and service provider sponsorship payments – Sherrin Partners may receive sponsorship payments from product and service providers to fund technical and professional development training for our advisers
- Other payments – We keep a full register of any benefits received by advisers of between $100 - $300. By law, your adviser is not permitted to receive any benefits in excess of $300 per year from a product issuer. In addition, Sherrin Partners keeps a register of any other non-monetary benefits your adviser may receive in relation to education, training, technology support or software that is relevant to the position of financial advice. If you would like a copy of either register, please ask your adviser and one will be made available to you.

Client fee, payment options and compensation arrangements

Before providing advice, your adviser will agree the fees and payment options with you. The fee you pay will depend on the complexity of your circumstances and the services you require.

Your options to pay for our services can include fee for service, commission, or a combination of both.

Fee for service

Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate
- A fixed dollar amount
- A percentage of funds invested (excluding borrowed funds)
- A combination of these methods

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the balance of your investment.

Commissions

Depending on the product recommended, you may be able to pay for our service by way of commissions paid from the issuer of that product. The amount of commission payable from a product depends on the type of product and the amount invested or premium paid.

In the event that you agree to pay for our service by commissions and you decide not to proceed with our recommendations, or if your insurance policies are cancelled within the first 12 months of acceptance (in which case the insurer claims back the commission paid to us), we may invoice you directly for the cost of our service.

Compensation arrangements

We believe that 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.

Corporate actions policy

Listed securities regularly trigger requests for shareholder feedback. Issuers or brokers who sponsor holdings will send messages to shareholders seeking their input.

As advisers to people who hold listed securities, we have adopted the following “Corporate Actions Policy”:

- We will advise clients upfront that they should monitor Corporate Actions relevant to their holdings but not rely upon us to advise them on them or alert them to their existence.

About your financial adviser