COMPLIANCE PACK

Financial Services Guide & Service Schedule

Legacy Financial Planning Pty Ltd

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INTRODUCTION

This document sets out the terms of our engagement as your Financial Planner. It confirms the nature of the services we will provide to you and how we will work with you in providing those services. It is intended to ensure there is a common understanding of how our relationship will work.

To enable us to provide these services to you effectively and efficiently, we will need to work through the financial planning process together with you.

Financial planning involves the process of providing advice and assistance to clients for determining whether and how clients can meet their financial needs and life goals through the proper management of their financial resources. This process typically includes (but is not limited to) the following elements:

- Establishing and defining the client/planner relationship
- Gathering client data, particularly about financial situation and needs
- Establishment of client goals and objectives
- Analysing and evaluating the client's financial status, including problem identification
- Developing and presenting written recommendations and/or alternatives for negotiation with the client, having considered the client's financial situation and needs, and goals and objectives
- Implementing the agreed-upon recommendations
- Reviewing and updating the financial plan as required

The Financial Services Guide explains how you can provide us with instructions and what important documents we will provide to you during the financial planning process. These include the Statement of Advice and Product Disclosure Statement(s).

The Financial Services Guide and the Privacy Policy also explain how we collect, use, disclose and store your personal information, including your contact details. As we will send all communications to the address you nominate, it is important you keep us informed of any changes to your address and other contact details.

In the event you instruct us to execute a transaction on your behalf without advice from us, you will need to consider whether the transaction is appropriate and suitable for you, given your needs and circumstances. You need to either make that determination yourself or ask us to provide you with financial advice beforehand.

Please note that we do not provide services relating to taxation matters, legal advice, general insurance, accounting services or direct property advice. Where required, we can provide you with a list of third-party professionals for such specialist advice.

Mortgage broking assistance is offered separately by Adam O'Neill in his capacity as a Credit Representative authorised under Connective Credit Services Pty Ltd (Australian Credit Licence 389328). Mortgage broking is a separate regulated service and is covered by a separate Credit Guide, which will be provided before any credit advice or assistance is given. See Conflicts of Interest below.

Ongoing Service

The level of review appropriate for you will be specific to your objectives and your desired level of contact with us. Once we have implemented the agreed-upon recommendations in your financial plan, we can provide you with the following ongoing review services until our engagement as your financial planner is terminated by either of us in writing to info@legacy.net.au:

- Ad hoc advice regarding a product, if the appropriateness of that product changes
- Regular reviews of products held by you to ensure they remain appropriate for your situation, needs and objectives
- Regular reviews of your personal circumstances to ensure the continuing relevance of the assumptions you instructed us to make in preparing the strategies associated with your financial plan
- Regular review and updating of your financial plan as a vital part of maintaining the health of your plan

Where you enter into an ongoing fee arrangement with us, we will provide you with an annual Fee Disclosure Statement and seek your written consent each year to continue the ongoing fee arrangement and any deduction of fees from your financial products, in accordance with the Corporations Act and ASIC requirements following the Delivering Better Financial Outcomes reforms.

OUR SERVICES

We provide a range of financial advice services across the following areas. The specific services delivered to you will be agreed at the start of our engagement and set out in your Statement of Advice or Letter of Engagement.

Research & Strategy

- Personal Risk Insurance
- Superannuation – Accumulation, Transition to Retirement, Retirement
- Managed Investments

Advice Documents

- Statement of Advice
- Record of Advice
- Execution Only

Implementation

- Personal Risk Insurance
- Superannuation & Pension
- Managed Investments

Reporting & Support

- Personal Risk Portfolio Reporting
- Superannuation Portfolio Reporting
- Managed Investments Portfolio Reporting
- Insurance Claims Support
- Liaison with your Accountant

Personal Risk Protection

Advice and assistance to help better protect you, your family and assets, through insuring your health and therefore your capacity to earn an income.

Advice and assistance to help you determine the appropriate level of wealth protection cover that is required, and to help you select appropriate wealth protection products to meet your needs.

Superannuation and Retirement Planning

Advice and assistance to help you determine whether and how you can maximise your superannuation entitlements prior to retirement, whether in respect of the structure of your superannuation entitlements, contributions prior to retirement, and investment of your superannuation entitlements.

Advice and assistance to help you determine the most suitable structure for your superannuation entitlements in retirement, and to help you meet your income requirements in retirement.

Advice and assistance to help you invest a lump sum into an appropriate portfolio of managed funds and/or shares.

Managed Investments

A financial plan involving advice and assistance to help you determine whether and how you can meet your financial needs and lifestyle goals through the proper management of your financial resources.

Advice and assistance to help your wealth accumulation through appropriate strategies such as a regular savings program, lifestyle planning, gearing, and investing funds inside or outside of superannuation.

Advice Limited by Instructions or Information Provided

Depending on the scope of the services described above, the financial planning process can result in you receiving either a complete strategy to meet all your financial and lifestyle needs and goals, or a strategy that meets only part of your overall needs. This could occur if you do not provide us with all the information we need, or if you ask us to only look at one part of your financial affairs.

Whether we are providing you with a complete plan or with advice on meeting some of your objectives, it is vital that you give us as much complete and accurate information as you can. Without this, our advice may be based on incomplete or inaccurate information, and because of that, you will then need to consider whether the advice is appropriate for your specific objectives, financial situation and needs.

Similarly, if the scope of the services described above is limited to some of your objectives, you may have other needs that are not considered in our advice. In this case, you will also need to personally assess whether the advice is appropriate for your overall position.

ONGOING SERVICE PACKAGES

The following service packages are available. The package most appropriate for you will be agreed before any ongoing fees are charged, and confirmed in your Statement of Advice and Letter of Engagement.

myWealth Creation	myWealth Accumulator	myWealth Core	myWealth Professional
Starter Package For young clients joining the workforce or clients with lower superannuation balances below $50,000.	**Standard Package** Designed for clients who require one superannuation or pension account with a balance from $50,000.	**Advanced Package** Designed for clients who require Risk Insurance, superannuation with a balance from $100,000, Transition to Retirement, Pension or Annuity.	**Complete Package** Designed for clients who require Personal Risk Insurance, superannuation with a balance from $500,000, Pension, Transition to Retirement, Annuities and Managed Fund products.
Ongoing Service Fee **$55 p.m.** **SoA, Rollover & Implementation** From $2,200	**Ongoing Service Fee** **$110 p.m.** **SoA, Rollover & Implementation** From $2,200	**Ongoing Service Fee** **$220 p.m.** **(plus $110 p.m. per subsequent account)** **SoA, Rollover & Implementation** From $3,300	**Ongoing Service Fee** **$550 p.m.** **SoA, Rollover & Implementation** From $4,400
Services Offered • Access to a senior financial adviser • Administrative services for financial products previously implemented • Regular newsletters and educational information • An assessment of the continued suitability of your existing financial products for your personal situation	**Services Offered** • Access to a senior financial adviser • Administrative services for financial products previously implemented • Regular newsletters and educational information • An assessment of the continued suitability of your existing financial products for your personal situation • Annual Insurance, Superannuation & Pension review upon request	**Services Offered** • Access to a senior financial adviser • Administrative services for financial products previously implemented • Regular newsletters and educational information • An assessment of the continued suitability of your existing financial products for your personal situation • Annual Insurance, Superannuation & Pension review upon request	**Services Offered** • Access to a senior financial adviser • Administrative services for financial products previously implemented • Regular newsletters and educational information • An assessment of the continued suitability of your existing financial products for your personal situation • Monthly monitoring of financial products • Annual Insurance, Superannuation & Pension review

FINANCIAL PLANNING PROFESSIONAL FEES

Operating a financial services business involves substantial costs. Fees and commissions assist us to afford the infrastructure, personnel and systems required to provide you with the professional services our clients have come to expect.

You may choose to pay our fees directly or have our professional costs paid to us by the product provider or from the products we have recommended to you. Where fees are deducted from a financial product, we will obtain your written consent in accordance with the Corporations Act and ASIC requirements.

Our advisers may receive a salary, fees, commission payments and may also be eligible for an annual performance payment for meeting service and quality targets.

All prices below are 'from' / minimum fees to be charged unless otherwise stated. ***All fees exclude GST.***

Service	Fee
Statement of Advice Personal Risk Insurance, Superannuation, Transition to Retirement, Pension, Managed Investments.	**From $3,000**
Implementation of an External Fund Rollover Depending on amount of funds involved.	**From $1,500**
Personal Risk Insurance Review Review and reporting to ensure Personal Risk insurances are adequate and not under/over insured.	**$2,000**
Superannuation / Pension / Managed Investments Review Review and reporting, member details and beneficiaries, investment fund appropriateness, lost super trace.	**$2,000**
Switching Investment Fund (existing client)	**$990**
Internal Rollover (existing client)	**$990**
Claims Process Fee	**$2,000**
Cancellation Fee Where you do not proceed with our recommendations after a Statement of Advice has been issued, OR you cancel your Personal Risk insurance policies within the first 24 months. This is necessary because if you do not implement our advice or the policy is cancelled within 24 months, our commission will be clawed back by the product provider or fees that we reduced.	**$3,000**

FINANCIAL SERVICES GUIDE

Licensee

Legal name: Legacy Financial Planning Pty Ltd

ABN: 91 167 254 202

AFSL: 519446

Contact Details

Registered Office: Level 4/459 Church Street, Richmond VIC 3121

Phone: 0414 225 435

Email: info@legacy.net.au

Website: www.legacy.net.au

Why am I receiving this document?

This Financial Services Guide (FSG) will help you decide whether to use the services that we offer. It contains information about:

- The services we offer and the cost
- How we are remunerated
- Any conflicts of interest which may impact our services
- How we deal with complaints if you are not satisfied with our services

Information About Us

Legacy Financial Planning Pty Ltd holds an Australian Financial Services Licence which has been issued by the Australian Securities and Investments Commission (ASIC).

Legacy Financial Planning is required to comply with the obligations of the Corporations Act and the conditions of its licence. This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that it provides.

Lack of Independence

Legacy Financial Planning Pty Ltd is not independent, impartial or unbiased pursuant to section 923A of the *Corporations Act*, because we receive commissions from the issuers of life risk insurance products we may recommend to you.

Further information about these commissions, and any other benefits we receive, is set out in the *Commissions* and *Conflicts of Interest* sections of this Financial Services Guide.

Services We Provide

We are authorised under our AFSL to provide personal advice and dealing services for the following financial products:

- Personal Risk Insurance
- Superannuation
- Pensions
- Managed Funds
- Deposit Products

The Financial Advice Process

We recognise that the objectives and personal circumstances of each client are different. What is right for one client may not be right for another.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice which you can take away and read.

The Statement of Advice will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

For administration platforms, managed funds and personal risk insurance products we will provide you with a Product Disclosure Statement. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about our advice and the products that we recommend.

You can provide instructions to us in writing, via phone or via email.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice it will typically be documented in a Record of Advice which we retain on file. You can request a copy of the Statement of Advice, Record of Advice or Execution Only document at any time up to 7 years after the advice is provided.

Use of Artificial Intelligence (AI) Tools

From time to time, we may use AI-based productivity tools (such as Claude and ChatGPT) to assist with research, drafting, summarisation and other administrative tasks supporting our advice process.

We do not upload personally identifiable client information or sensitive financial data to these tools. AI outputs are always reviewed, validated and used as a supporting input only — all advice and recommendations are formulated and approved by your qualified financial adviser, who remains responsible for the advice provided to you.

If you would prefer that no AI tools are used in connection with any work undertaken on your file, please let us know and we will accommodate that preference.

Adviser Remuneration

Your financial adviser is a director and owner of Legacy Financial Planning. They are remunerated through the profits of the practice.

Our Professional Fees

All fees are payable to Legacy Financial Planning.

Statement of Advice

The Statement of Advice (SoA) fee includes all meetings with you, the time we take to determine our advice and the production of the Statement of Advice, Record of Advice or Execution Only document. The Plan Preparation fee is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

Plan Implementation Fee

If you decide to proceed with our advice we may charge a fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the Statement of Advice, Record of Advice or Execution Only document.

Ongoing Service Fees

Our ongoing service fees depend on the ongoing service that we provide to you. They are paid monthly or yearly and either based on the value of your portfolio or an agreed flat fee. We also charge a fee on some transaction services (e.g. Lost Superannuation Search, Rollovers, Superannuation & Pension Withdrawals).

The services and fees will be set out in the Statement of Advice, Record of Advice or Execution Only document that we provide to you. Before we begin any work, we will also provide a Letter of Engagement to obtain your free, prior and informed consent to begin the advice process.

Where we enter into an ongoing fee arrangement with you, we will provide an annual Fee Disclosure Statement and seek your written consent each year to continue the arrangement and to deduct ongoing fees from any financial products. You may terminate or vary the arrangement at any time by notifying us in writing.

Conflicts of Interest

We act in your best interests at all times. However, you should be aware of the following potential conflicts:

Life Insurance Commissions

We receive upfront and ongoing commissions from insurers when you take out a personal risk insurance policy on our recommendation. The exact amounts will be disclosed in your Statement of Advice. These commissions create a potential conflict because the amount we receive may vary between products.

Mortgage Broking — Related Service

Adam O'Neill is also a Credit Representative authorised under Connective Credit Services Pty Ltd (Australian Credit Licence 389328). Mortgage broking is offered as a complementary service primarily to existing financial planning clients who request it. You are under no obligation to use our mortgage broking services and are free to engage any broker or lender of your choice.

If you choose to use our mortgage broking services, Adam will receive upfront and ongoing (trail) commissions from the lender. These commissions, and the lenders we have access to through Connective's panel, are disclosed in detail in a separate Credit Guide and Credit Quote, which will be provided to you before any credit advice or assistance is given. Mortgage broking is regulated under credit law (the National Consumer Credit Protection Act 2009), not under our AFSL, and is therefore not covered by this Financial Services Guide.

Conflicts Register

We maintain a Conflicts of Interest Register recording any material conflicts and any non-monetary benefits received above $300. This register is available for your inspection on request.

Commissions

We receive commissions and other benefits from some product and service providers. The commission will vary depending on the product which is recommended. You will be advised of the exact amount in the Statement of Advice, Record of Advice or Execution Only document.

Insurance Commissions

We receive a one-off upfront commission when you take out an insurance policy we recommend. We also receive a monthly commission payment for as long as you continue to hold the policy. The upfront and ongoing commission rates payable to us are capped by law (Life Insurance Framework). Specific amounts payable for any insurance product we recommend will be disclosed to you in your Statement of Advice.

Other Benefits

We may also receive additional benefits by way of sponsorship of educational seminars, conferences or training days. Details of any non-monetary benefits received above $300 will be maintained on our Conflicts of Interest Register, which is available to you on request.

Compensation Arrangements

Legacy Financial Planning confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with section 912B of the Corporations Act 2001 (as amended). In particular, our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the sum insured for Legacy Financial Planning and our authorised representatives, representatives and employees in respect of our authorisations and obligations under our AFSL. This insurance will continue to provide such coverage for any authorised representative, representative or employee that has ceased work with Legacy Financial Planning for work done whilst engaged with us.

Making a Complaint

We endeavour to provide you with the best advice and service at all times.

If you are not satisfied with our services, then we encourage you to contact us. Please call us or put your complaint in writing to our office. We will acknowledge your complaint promptly and aim to resolve it as quickly as possible.

In accordance with ASIC Regulatory Guide 271 (Internal Dispute Resolution), we will provide you with a written response to your complaint within 30 calendar days of receiving it. If we are unable to resolve your complaint within this timeframe, we will write to you to explain the reason for the delay and inform you of your right to escalate your complaint to the Australian Financial Complaints Authority (AFCA).

If you are not satisfied with our response, or we have not provided a response within 30 calendar days, you can refer your complaint to:

Australian Financial Complaints Authority (AFCA)

GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678

Website: www.afca.org.au

Email: info@afca.org.au

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

PRIVACY POLICY

Legacy Financial Planning Pty Ltd ("we", "us", "our") is committed to protecting your personal information and respecting your privacy. This Privacy Policy explains how we collect, use, hold and disclose your personal information in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs).

What information do we collect?

To provide you with financial advice and related services, we collect personal information that is reasonably necessary for one or more of our functions, including:

- Identification information (name, date of birth, residential address, contact details)
- Government identifiers (e.g. Tax File Number, Medicare details, passport or driver's licence numbers — where required to verify identity or facilitate a financial product application)
- Financial information (income, assets, liabilities, superannuation, insurance, investments)
- Employment information
- Family and dependants information
- Goals, objectives and risk profile information
- Health and lifestyle information (where required for life or income protection insurance applications)
- Records of meetings, communications and instructions

How do we collect your information?

We collect your personal information directly from you wherever possible — for example through fact-find questionnaires, meetings, phone calls, emails, application forms, and our website. Where it is not reasonably practicable to collect information from you directly, we may collect it from a third party with your consent, such as your accountant, solicitor, employer, superannuation fund, insurer or product provider.

Why do we collect your information?

We collect your personal information to:

- Provide you with financial advice and ongoing financial planning services
- Prepare your Statement of Advice, Record of Advice and other advice documents
- Apply for, implement and manage financial products on your behalf
- Assist with insurance claims and superannuation administration
- Meet our regulatory, compliance and record-keeping obligations under the Corporations Act 2001, Anti-Money Laundering and Counter-Terrorism Financing Act 2006, and other applicable laws
- Send you information about our services, newsletters and educational content (you can opt out at any time)

Who do we disclose your information to?

In the course of providing our services, we may disclose your personal information to:

- Product providers, superannuation trustees, insurers and platform operators where we are arranging or managing financial products for you
- Other professionals you have engaged (such as your accountant or solicitor), with your consent
- Service providers who assist us with our business operations, including IT and software providers, paraplanning services, and document storage providers
- Our compliance and audit consultants, professional indemnity insurers, and legal advisers
- ASIC, AFCA, the ATO and other regulators, government bodies or courts where required by law
- Connective Credit Services Pty Ltd and lenders, where you choose to engage our mortgage broking services

We do not sell, rent or trade your personal information to third parties for marketing purposes.

Use of AI tools and overseas data storage

From time to time we use AI-based productivity tools (such as Claude and ChatGPT) to assist with research, drafting, summarisation and administrative work. We do not upload personally identifiable client information or sensitive financial data to these tools. AI outputs are always reviewed by your adviser before being used in your file.

Some of our service providers (including cloud storage, email and software providers) may store data on servers located outside Australia, including in the United States and the European Union. We take reasonable steps to ensure that any overseas recipient of your personal information handles it consistently with the Australian Privacy Principles.

How we store and protect your information

We hold your personal information in both electronic and physical form. We take reasonable steps to protect your personal information from misuse, interference, loss, unauthorised access, modification or disclosure. These measures include secure cloud storage with encryption, password protection, access controls, staff training, and secure document destruction policies.

We are required by law to retain certain client records for a minimum of seven years. Where personal information is no longer required and we are not required to retain it by law, we will take reasonable steps to destroy or de-identify it.

Accessing and correcting your information

You have the right to request access to the personal information we hold about you, and to ask us to correct any information that is inaccurate, out of date, incomplete, irrelevant or misleading. To make a request, please contact us using the details at the end of this Privacy Policy. We will respond to your request within a reasonable period and will not charge a fee for making the request, although a reasonable fee may apply to cover the cost of providing access in certain circumstances.

Marketing communications

From time to time, we may send you information about our services, newsletters, market updates or educational content. You can opt out of receiving marketing communications at any time by clicking the unsubscribe link in our emails or contacting us directly.

Data breach notification

In the event of a data breach that is likely to result in serious harm to any individual whose personal information is involved, we will notify the affected individuals and the Office of the Australian Information Commissioner (OAIC) in accordance with the Notifiable Data Breaches scheme under the Privacy Act.

Complaints about privacy

If you have a complaint about how we have handled your personal information, please contact us in the first instance using the details below. We will acknowledge your complaint promptly and aim to provide a response within 30 calendar days.

If you are not satisfied with our response, you may contact the Office of the Australian Information Commissioner (OAIC):

Office of the Australian Information Commissioner (OAIC)

GPO Box 5288, Sydney NSW 2001

Phone: 1300 363 992

Website: www.oaic.gov.au

Updates to this Privacy Policy

We may update this Privacy Policy from time to time to reflect changes in our practices or in the law. The current version is available on request and at www.legacy.net.au.

Contacting us about privacy

If you have any questions about this Privacy Policy or how we handle your personal information, please contact us:

Phone: 0414 225 435

Email: info@legacy.net.au

Website: www.legacy.net.au

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