REEDY ADVISORY
WEALTH MANAGEMENT

FINANCIAL SERVICES GUIDE

Version 3.0
30 September 2024

Reedy Advisory Pty Ltd
ABN 46 615 197 861
CAR 1249837

Justin Reedy
AR 326050

Level 26, 1Bligh Street
Sydney NSW 2000

www.reedyadvisory.com.au
info@reedyadvisory.com.au
(02) 8503 7000

AFSL
Awhina Financial Pty Ltd
ABN 68 627 292 059
AFSL 512210

About Awhina Financial Pty Ltd (Awhina Financial)

Awhina Financial holds Australian Financial Services Licence (AFSL) Number 512210 and has authorised the creation of this Financial Services Guide (FSG). Awhina Financial have authorised representatives that provide high quality advice to clients throughout Australia.

Awhina Financial and its representatives may advise on:

- Investments (domestic and international shares, fixed interest, listed property, deposit products, alternatives, managed funds, Exchange Traded Funds, managed accounts, investment bonds and annuities)
- Superannuation (including Self-Managed Superannuation Funds)
- Wealth accumulation
- Retirement planning
- Personal insurances (Life, Total & Permanent Disability, Income Protection and Trauma)
- Aged care
- Business insurances (Key person, buy/sell agreements and Business Expense)
- Cash flow management
- Tax planning.

Awhina Financial and its representatives are also licensed to deal in financial products by applying for, acquiring, varying or disposing of a financial product on behalf of another person.

The Corporations Act 2001 defines various financial products and regulates the way in which consumers can be advised about those products. Awhina Financial has a list of approved financial products for authorised representatives. This list of approved financial products is one of the longest of any financial planning service in Australia. Ask your Adviser if want a copy of Awhina Financial Approved Product List (APL).

Lack of Independence

Reedy Advisory is not considered 'independent' based on the definition in the Corporations Act because it might receive commissions from insurers for the advice it provides on personal insurance products.

About Reedy Advisory Pty Ltd (Reedy Advisory)

Reedy Advisory began with a clear mission: to make comprehensive wealth management more accessible and integrated. Our founder, Justin Reedy, envisioned a firm where sophisticated technology meets a personal touch, ensuring that every client has a clear path toward financial security.

Justin has been a dedicated partner to professionals, executives, and business owners since 2005. His tenure in financial services is defined by a singular focus: helping his clients navigate complex landscapes to reach their most ambitious financial milestones. Justin achieves this by devising, implementing and maintaining financial strategies encompassing investments, wealth accumulation, super, retirement planning / income, insurance and taxation.

He holds several directorships and actively invests in high quality early-stage businesses.

Justin holds a Master of Commerce (Financial Planning), Bachelor of Arts (Australia and the Asia Pacific Region / Communications) and Diploma of Financial Services. He is a Certified Financial Strategist, Fellow of the Financial Services Institute of Australasia and Fellow of the Chartered Institute of Securities and Investment.

In addition to the above qualifications and memberships, Justin is a licensed Financial Adviser and Authorised Representative, allowing him to provide personal and general financial advice to retail and wholesale clients. He is also a Qualified Tax Relevant Provider, allowing him to provide Tax (Financial) Advice services.

Purpose of Financial Services Guide (FSG)

This FSG is an important document that explains how your adviser provides financial product services to you.

You should read this FSG carefully before using our services. It is intended to give you sufficient information to decide whether to obtain financial services from us.

Most of the content of this FSG is dictated by the Corporations Act and is mandatory under law, so bear with us regarding its form and content. Please feel free to contact us by telephone, e-mail or in writing should this FSG be unclear or should you have any concerns about our services.

This FSG explains:

- who we are
- how you can contact us
- what documents you will receive from us
- the financial services we provide
- any potential conflicts of interest
- our privacy policy
- our internal dispute resolution procedures
- our external dispute resolution procedures
- our compensation arrangements, i.e. our professional insurance arrangements.

Product Disclosure Statements (PDSs)

If a particular product (other than listed securities), a platform, wrap account or master-fund, a managed fund or a similar product is recommended to you, your adviser must provide you with a PDS for that product.

The PDS contains the information needed to make an informed decision about acquiring a product.
The PDS documents detail costs and product fees including commissions, and is usually created by the financial institution providing the product.

Getting started with Awhina Financial

Getting started with Awhina Financial is easy. Simply contact your Adviser to arrange a meeting.

To ensure that this meeting covers all aspects of your financial management, we ask that you complete a fact find document. Ideally, this should be done a few days before you meet with your adviser. This gives them the opportunity to review your information and prepare well ahead of the initial meeting.

The fact find asks for an extensive amount of information and it may take time to gather it.

A copy of the most recent accounts and tax returns for yourself and any related entities such as trusts or self-managed superannuation funds would also be greatly appreciated.

Please provide your adviser with any other information that you feel is relevant to your circumstances.

Getting to know you

Your adviser aims to provide advice that suits your circumstances and is generally appropriate and relevant to you. To do this, they must first understand your financial profile.

The detailed client questionnaire (fact find) is an important document, and you should complete it carefully, either before or during your first meeting. The more information you provide the better the advice will be.

Delivery of advice

Once you have met and determined a draft plan, your adviser will prepare a Statement of Advice (SOA). The SOA may be delivered via email or post, as you prefer. Your SOA contains the information

needed to understand your advice and the basis on which it is made. It includes information about:

- the specific advice
- the reasons for the specific advice
- any fees or commissions
- any associations or relationships that may influence the advice
- the implementation plan
- any other relevant matters.

Your adviser will also provide other documents as needed. These documents may include educational material or PDS documents, as discussed above.

Record of advice

Once you have been provided with a SOA and provided there has been no change in your personal circumstances or the basis of the advice set out in the SOA, further advice may be provided in a form known as a record of advice (ROA).

Retention of SOA and ROA

We retain all SOAs and ROAs for at least seven years and you may request a copy of the SOA or ROA at any time within that period. This request may be verbal or in writing.

Implementation of advice

Your statement of advice will contain instructions on how the advice should be implemented. Your adviser will work with you to ensure that the advice is properly implemented.

Review of advice

Financial plans should be reviewed on at least an annual basis, if not more regularly. You should contact your adviser immediately if your circumstances change in any way, or if you believe for any reason your advice is not appropriate to you.

Dispute resolution and complaints

Awhina Financial provides a dispute resolution service to our clients. This obligation is a key tenet of the consumer protection principles of the Australian Financial Services Licensing system.

If you have a complaint about our service, you should:

- Contact your Adviser by telephone, email or post to explain your situation and let them know of your concerns. Your Adviser will confirm receipt of your complaint within 24 hours from when the complaint is received. Your Adviser will provide you with a formal response to the complaint within one week from the date your complaint is received.
- Contact your Adviser by telephone, email or post to explain your situation and let them know of your concerns. Your Adviser will confirm receipt of your complaint within 24 hours from when the complaint is received. Your Adviser will provide you with a formal response to the complaint within one week from the date your complaint is received.
- If this does not resolve your complaint, contact Awhina Financial by writing to:

Awhina Financial Pty Ltd
Attention: Compliance Manager
Suite 311 / 34-36 Glenferrie Dr
Robina QLD 4226

- The complaint will be objectively considered and discussed with you and your Adviser. We will provide our final response within 30 days from when your Adviser initially receives your complaint.
- If your complaint is not resolved appropriately by Awhina Financial, you can access our external dispute resolution scheme. Awhina is a member of the Australian Financial Complaints Authority (AFCA). AFCA can be contacted on 1800 931 678 or via their website: www.afca.org.au. This is a free service to complainants.

Our fees and other charges:

Who receives the fees?

Your Adviser retains all fees from the services provided to you. These fees are initially paid to Awhina Financial, who passes them on to your Adviser. Awhina Financial receives all fees including commissions for your Adviser and your Adviser's Corporate Authorised Representative. The fees are then passed on to your Adviser as soon as practical after receipt and Awhina Financial is not beneficially entitled to any of these fees. Awhina Financial is paid a flat monthly fee for licensing, compliance and support services provided to your Adviser.

Your Adviser is an employee of the Corporate Authorised Representative. The Corporate Authorised Representative may pay a salary to your Adviser. Ultimately all income passed on to your Adviser or your Adviser's Corporate Authorised Representative by Awhina Financial will be beneficially derived by your Adviser.

In the following paragraphs we will refer to your Adviser receiving all fees, for simplicity.

Fees and other charges:

How are they calculated?

Your Adviser may receive:

- Fees paid directly by you, based on time, complexity, the amount of money invested, or some other agreed criteria:
  - Upfront advice fees: Your adviser may charge an upfront advice fee that you have agreed to before any work is undertaken.
  - Implementation fees: Upon you agreeing to proceed with the recommendations, your adviser may charge an implementation fee to assist you in putting the strategies in place.
  - Ongoing advice fees: Your adviser may charge ongoing fees where appropriate.
- Commissions paid by an insurer. Commissions will vary according to your circumstances, but will not exceed the following:
  - Personal insurances: upfront commission of up to 66% of your initial annual premium and trail commission of up to 22% of your ongoing annual premium.

You and your Adviser will agree to all fees prior to any chargeable services being rendered.

If you agree to pay your Adviser directly, you will be given a written estimate of the fee before any significant work is done. You will not be charged more than this fee.

Fees will be advised in detail in writing in your SOA. Fees will also be advised in detail in the PDS documents for recommended financial products.

Any fees that are paid to a third person for referrals will be detailed in your SOA.

Awhina Financial and your adviser do not receive any direct adviser incentives but may receive non-cash benefits from product providers from time to time. These benefits could be construed as a conflict of interest, however, all advisers have a fiduciary duty to act in the best interests of the client at all times. They are not additional charges to you and are paid out of the provider's own resources. They may include lunches, tickets to events and occasional gifts such as bottles of wine at Christmas time etc.

Compensation arrangements

Awhina Financial operates a compensation arrangement to compensate retail clients for losses connected to any breach of the Corporations Act or other law by your Adviser, Awhina Financial or other relevant persons.

These arrangements comprise of comprehensive and extensive professional indemnity insurance. The insurance covers claims in relation to the conduct of former employees.

Privacy considerations

Your information is private and confidential and is not disclosed to any third parties unless required to do so under the law.

Awhina Financial and your Adviser comply with the National Privacy Principles. If you are not satisfied with our approach to privacy, you are entitled to contact the Office of the Privacy Commissioner, who may investigate any complaints you may make.

A copy of our Privacy Policy can be found on our website by visiting www.reedyadvisory.com.au/privacy.htm or upon request.

Anti-money laundering and terrorism financing legislation

Your adviser must verify your identity before they provide any financial services. This will be discussed at your first meeting.

Relationships and associations

Justin Reedy is a shareholder and director of Reedy Advisory (Authorised Representative of Awhina Financial). Justin is an employee of Reedy Advisory.

In his capacity as shareholder, director and employee of Reedy Advisory, Justin might receive dividends, director's fees and wages where appropriate.

A word of warning on risk

All investments have risks. "Risk" means the value of an investment may fall, or even disappear.

Awhina Financial assumes its clients are conservative, moderate or balanced investors unless the client specifically states otherwise. If a client states otherwise, the statement will only be accepted if a reasonable financial planner would assess the client as being otherwise, having regard to income, wealth, age, work experience or academic training.

Awhina Financial adopts this conservative assumption to reduce your risk.

Awhina Financial does not recommend investments that have significant internal gearing, or that clients borrow significant amounts to acquire investments. This is unless the client understands that these significantly increase the risk that their net equity will fall, or even disappear, if the value of the investment falls.
Clients should not acquire investments other than those suited to conservative, cautious or balanced investors unless they understand and accept the risk that their equity will fall, or even disappear, if the value of the investment falls.

Can Awhina Financial advisers operate a Managed Discretionary Account?

Awhina Financial does not allow Managed Discretionary Accounts or similar facilities. Awhina Financial regards these financial products as excessively risky and does not allow its authorised representatives to provide them to clients.

Any questions?

Please do not hesitate to contact your Financial Adviser should you have any questions about our services or how we can help improve your financial position.

REEDY ADVISORY
WEALTH MANAGEMENT

Reedy Advisory Pty Ltd
Level 26, 1 Bligh Street, Sydney NSW 2000
www.reedyadvisory.com.au
info@reedyadvisory.com.au
(02) 8503 7000

Australian Financial Services Licensee
Awhina Financial Pty Ltd
ABN 68 627 292 059
AFSL 512210