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Financial Services Guide (FSG)

IMPORTANT INFORMATION

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.

You are entitled to receive a **Statement of Advice** (SoA) when we provide you with advice, which takes into account your objectives, financial situation and needs. The Statement of Advice will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

A **Record of Advice** (RoA) may be used to record our advice to you where we have provided you with subsequent advice and your personal circumstances and objective have not materially changed. The ROA may be provided to you or added to your file and if you would like a copy of this document, or our initial SoA, we will make it available to you on request.

In the event we make a recommendation to acquire a particular financial product (other than securities), we must also provide you with a **Product Disclosure Statement** (PDS) containing information about the particular product, which will enable you to make an informed decision in relation to the acquisition of that product.

This FSG was prepared on 1 July 2026
by Aspire Financial Consulting Pty Ltd

Who is my adviser?

Your adviser will be Jeff Lemin, Cathy Hubner or Alex Lukashenok. All our advisers hold relevant qualifications, are registered with the Australian Securities & Investment Commission (ASIC) and are members of the Financial Advice Association of Australia. More information on Jeff, Cathy and Alex is in the attached Adviser Profiles.

Who do you act for?

Our advisers are Representatives of Aspire Financial Consulting Pty Ltd (Aspire). Aspire is not owned or controlled by any financial institution and is responsible for the financial services provided to you**.**

The Australian Securities & Investments Commission (ASIC) has issued Aspire Financial Consulting Pty Ltd with Australian Financial Services Licence no. 276914.

What relationships might influence your advice?

There are no relationships or associations with any product issuer or investment that could be expected to influence us.

What kinds of services can you provide me?

The services that we provide to clients include:

- Investment Advice
- Superannuation Advice
- Retirement Planning Advice
- Cash Flow & Budgeting Advice
- Wealth Creation Advice
- Life Insurance Advice
- Centrelink Advice
- Aged Care Advice

What financial products are you authorised to provide advice on?

As an independent firm with its own licence, we have the ability to recommend whatever investment we believe is most appropriate. Having our own licence not only gives us a wider range of investment choices compared to most financial advisers, it also means we can seek out the best of the best on behalf of clients.

Our licence allows us to give advice on the following:

- Basic deposit & Non Basic payment products;
- Government Debentures, Stocks & Bonds;
- Life Insurance Investment Products;
- Life Insurance Risk Products;
- Managed Investment Schemes;
- Retirement Savings Account Products;
- Standard Margin Lending;
- Securities; and
- Superannuation.

How will I pay for the service?

Aspire will charge a professional fee based on the services needed, the likely time involved, the level of complexity and the extent of assets being advised on. The following table sets out typical fee ranges for new clients:

Service	$
Initial Strategy Meetings (approximately 2 hours)	440
Initial Statement of Advice (research/preparation/presentation)	2,200 – 5,500
Annual Advice (ongoing advice, regular reviews, strategy updates and implementation support)	3,500 pa – 11,000 pa

**All fees are inclusive of GST.*

The 2026 Australian Financial Advice Landscape Report found a typical client paid an average fee of $5,320 pa ($4,837 +GST), had invested assets of $755,000 and was getting advice on how they would generate a retirement income.

We quote a fee before services are provided so that clients know in advance what our services will cost. For clients who do not want annual advice, implementation and ad-hoc services may be provided on a quoted fixed-fee basis agreed with you in advance.

Clients can pay our fee directly by cash, cheque, EFTPOS or bank transfer. It is also often possible for our fee to be deducted from your investment portfolio.

Do you receive remuneration, commission or other benefits in relation to services provided to me?

We generally recommend products that pay no commission. This is because the best products don't need to pay commission to attract investors. If a commission paying product were to be recommended, we would aim to have the commission refunded or offset against our fee. Any remainder would be refunded to you directly. You have the right to request a refund of outstanding commissions at any time.

Details of any fees, commission or other benefits will be provided in a Statement of Advice. Jeff, Cathy and Alex receive a salary from Aspire and can receive a bonus.

Do you pay or receive a fee for referrals?

We do not pay or receive a fee for any referrals.

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

We will explain to you any significant risks of financial products and strategies that we recommend to you. If in doubt, you should ask about and understand these risks before going ahead with 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 if you do not wish to do so. In that case, we are required to warn you about the possible consequences. You should read the warnings carefully.

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 keep records of recommendations made.

These documents are generally held for at least 7 years. If we reference these documents when providing advice and you no longer have a copy, you can request a copy free of charge. If you wish to examine your file, ask us, and we will make arrangements for you to do so.

We are committed to maintaining a privacy policy that will ensure the privacy of your personal information. A copy of our privacy policy is available upon request.

How can I give you instructions?

You can give instructions by phone, email, letter or in person. In some cases we require instructions in writing or will confirm instructions by phone.

What compensation arrangements are there?

Aspire Financial Consulting Pty Ltd holds Professional Indemnity Insurance as required by law. This covers both past and present Representatives.

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

Aspire Financial Consulting Pty Ltd is a member of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution. If you have any complaint about the service provided to you, you should take the following steps:

1. Contact us and tell us about your complaint. We aim to resolve any complaint quickly and fairly.

2. If your complaint is not satisfactorily resolved within 5 working days, put your complaint in writing and send it to:

   Jeff Lemin, PO Box 361, Toowoomba QLD 4350.

3. If the complaint cannot be solved to your satisfaction within 45 days, you have the right to complain to the AFCA. They can be contacted on 1800 931 678. You can also visit them at afca.org.au Their service is provided to you free of charge.

ASIC also has a freecall Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.