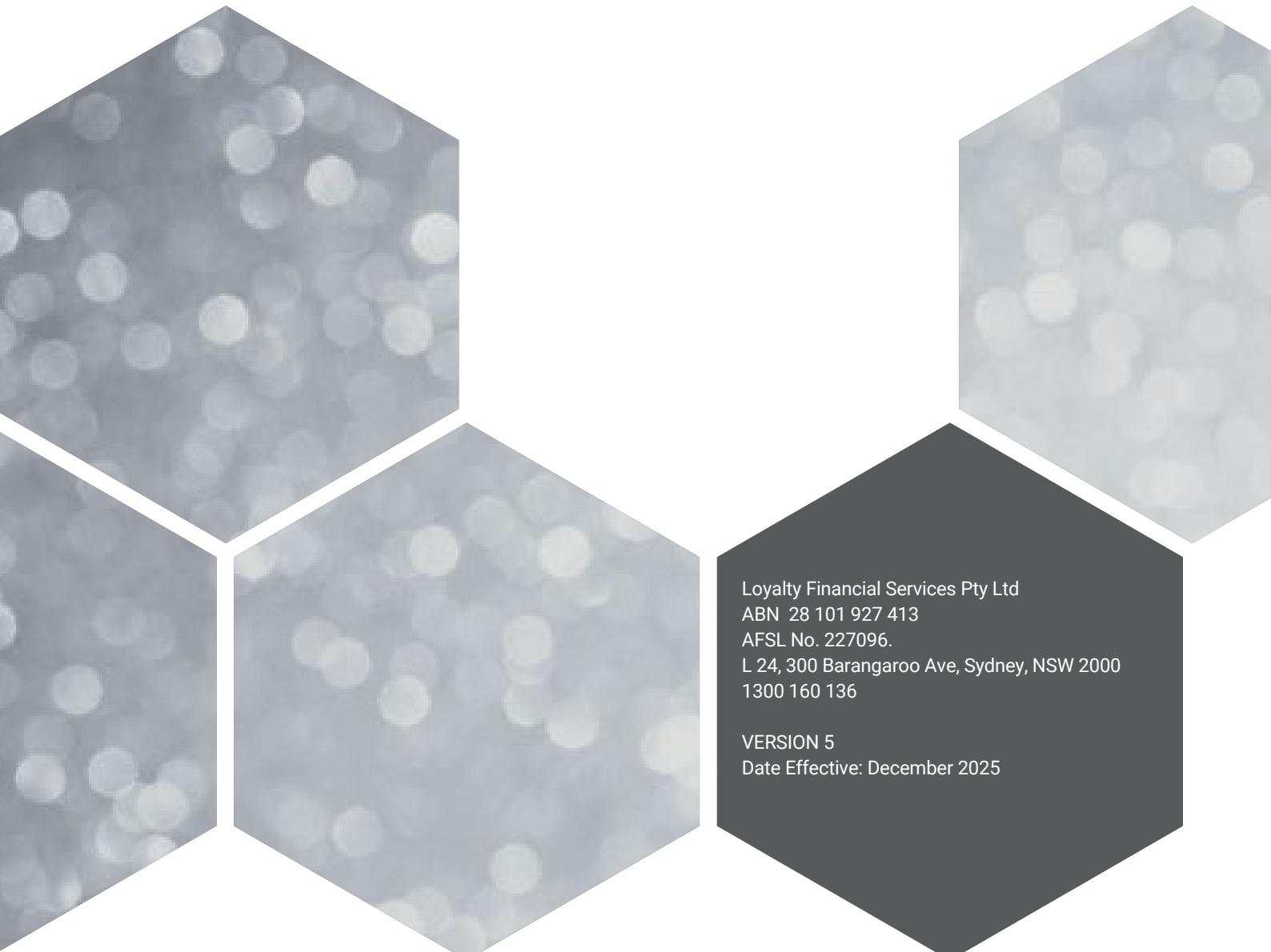


# FINANCIAL SERVICES GUIDE PART ONE



Loyalty Financial Services Pty Ltd  
ABN 28 101 927 413  
AFSL No. 227096.  
L 24, 300 Barangaroo Ave, Sydney, NSW 2000  
1300 160 136

VERSION 5  
Date Effective: December 2025

WE ARE REQUIRED BY LAW TO GIVE YOU A FINANCIAL SERVICES GUIDE (FSG), THAT HELPS EDUCATE, PROTECT AND ASSIST YOU TO MAKE AN INFORMED DECISION ABOUT THE FINANCIAL SERVICES WE OFFER.

# HOW TO READ THIS FINANCIAL SERVICES GUIDE

Loyalty Financial Services Pty Ltd ABN 28 101 927 413 'Loyalty' is providing you with this FSG to assist you in making an informed decision about the financial services and products we offer. Loyalty ('we', 'us' or 'our') provides financial services through its Australian Financial Services Licence (AFSL) No. 236523.

Your financial adviser ('Adviser') is an Authorised Representative of Loyalty and provides services on behalf of Loyalty. Loyalty is responsible for the services and product advice provided to you by your Adviser, in line with their authorisation, as well as the content and distribution of this FSG.

Loyalty's Financial Services Guide is comprised of two parts and both parts must be read together.

## **Lack of Independence**

Loyalty, our Related Parties and Representatives are not independent in that they may receive life risk commissions, volume-based payments or other gifts or benefits from some products recommended to clients. This is described in further detail throughout this FSG and will be disclosed in your advice document.

Recommendations are made with a focus on client best interest and in accordance with the FASEA Code of Ethics.

## **Part One – Includes general details about:**

- About Loyalty
- Financial Services and Products we provide
- Advice Process
- Documents you may receive
- Our Associations and Relationships
- Fees and Other Costs
- What you should do if you are not satisfied with our services
- Professional Indemnity Insurance

## **Part Two – Provides your Adviser's details including:**

- Advisers Details and Remuneration
- Fees and other costs you may incur when engaging with an Adviser

# FINANCIAL PLANNING PROCESS

## About Loyalty

For more than 30 years, Loyalty has helped thousands of Australians see what's possible when they work with a trusted and professional financial adviser. Quality financial advice helps you develop a plan and structure so you can achieve, protect, and enjoy what matters most to you, and we've seen the positive difference it can make in the lives of our clients.

## Financial Services and Products we provide

We can provide personal financial advice, general financial advice and transact on your behalf in relation to the following types of financial products:

- Deposit and payment products;
- Government debentures, stocks or bonds;
- Life products including investment life insurance products, 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;
- Managed Investment Schemes;
- Retirement savings account products;
- Derivatives;
- Securities;
- Standard margin lending facility; and
- Superannuation products.

Additional specialist advice areas may include Aged Care, Self Managed Super Funds (SMSFs), Direct Equities and Exchange Traded Funds (ETFs), Margin Lending and Gearing. Some of the financial services or products that we are authorised to provide may be beyond those which we authorise your Adviser to offer. Please refer to Part Two for your Adviser's scope of authorisation.

Your Adviser can recommend products listed on the Loyalty Approved Product List. When it is appropriate and depending on your objectives, financial situation and needs, your Adviser may need to recommend a financial product that is not on the Approved Product List. If this happens, this recommendation must meet our selection criteria and approval process.

## General Advice

General advice is different from personal advice as it does not take into account your personal circumstances, needs or objectives. Examples of general advice include market commentary, general product information, and educational seminars. Before acting on any general advice, you should consider whether it is appropriate for your personal circumstances and consider obtaining personal advice. We will clearly identify when we are providing general advice.

## Personal Advice Process

<b>ENGAGE</b>	<ul style="list-style-type: none"><li>• Establish relationship</li><li>• Understand your personal and financial circumstances</li></ul>
<b>COLLECT</b>	<ul style="list-style-type: none"><li>• Determine personal and financial goals and timeframes</li><li>• We discuss your comfort level in relation to taking financial risks</li></ul>
<b>ANALYSE &amp; DEVELOP</b>	<ul style="list-style-type: none"><li>• Analyse your current data and determine options to address your goals and objectives</li><li>• Develop your financial plan and include the rationale behind the recommendations</li></ul>
<b>ADVISE</b>	<ul style="list-style-type: none"><li>• Present our recommendations</li><li>• Discuss benefits of strategy</li><li>• Explain costs and guide you on next steps</li></ul>
<b>IMPLEMENT</b>	We manage the implementation of your plan including completing applications, liaising with product providers, tracking application progress, and providing regular updates on implementation status. We will keep you informed of any delays and work to expedite the process.
<b>REVIEW</b>	We conduct comprehensive annual reviews and may recommend interim reviews following significant life events (marriage, divorce, birth, death, job change), major market movements, or legislative changes affecting your strategy. You have the right to request a review at any time. Reviews assess whether your financial plan remains appropriate and may result in a new SoA if material changes are required.

## DOCUMENTS YOU MAY RECEIVE

You may receive other documents in addition to this FSG when your Adviser provides you with personal financial advice.

### Statement of Advice

Advice provided to you by an Adviser that is personal in nature, in that it considers your individual needs, objectives and financial circumstances, and must be presented to you in a written Statement of Advice (SoA). The SoA includes the advice recommended by the Adviser and the basis on which the advice is given, details of the providing entity and information on any payments or benefits the Adviser or licensee will receive. This document will contain enough detail for you to make an informed decision as to whether to act on the advice provided.

### Record of Advice

When providing personal advice, your Adviser may provide you with a Record of Advice (RoA). A RoA is provided to existing clients to confirm changes to, or implementation of, advice provided in a previous SoA. A RoA is only appropriate if there have been no significant changes to your personal circumstances. Where your circumstances or the basis of the SoA are significantly different, your Adviser will provide you with a SoA.

### Product Disclosure Statement

A Product Disclosure Statement (PDS) is a document that your Adviser will provide to you when recommending or offering a financial product. It includes information about the product's key features, fees, commissions, benefits, risks and the complaints handling procedure.

### Related Parties

Loyalty has a number of related parties. Each entity and their Advisers are liable only for the services provided within their discipline.

- LFG Licensee Holdings Pty Ltd ABN 73 614 992 237 is the holding company of Loyalty Financial Services;
- LFG Licensee Support Pty Ltd ABN 60 658 859 888 provides administrative services;
- Loyalty Wealth Pty Ltd ABN 76 662 443 601 provides platform services under a white-label arrangement.
- Loyalty Asset Management Pty Ltd ABN 74 663 236 646 provides asset management services;
- Loyalty Capital Pty Ltd ABN 85 686 184 449 is responsible for practice investment holdings;
- Loyalty Private Wealth Pty Ltd ABN 29 686 600 484 provides financial planning services; and
- Loyalty Money Pty Ltd ABN 82 686 634 364 provides lending and credit facilities.

### Benefits I should be aware of

From time to time, your Adviser may be entitled to receive benefits, at no additional cost to you, such as:

- Educational conferences and seminars: these are arranged by Loyalty and attendance may be fully or partially subsidised by Loyalty;
- Non-monetary benefits: these may include business lunches, tickets to sporting and cultural events, promotional goods or other minor benefits from Loyalty or product providers.

Any benefits that Loyalty or its Adviser may receive will only be accepted to a value of less than \$300 per provider per year. Any benefits received exceeding this limit will not be accepted. Loyalty and its Advisers maintain a register for any alternative remuneration received, where such remuneration has a value greater than \$100. The 'Alternative Forms of Remuneration Register' includes details is maintained by fund managers, IDPS (platform) providers, and licensees.

Registers are publicly available and can be provided upon request.

### Fees and Other Costs

Fees and other costs may be paid for the advice you receive and the financial products used, when engaging our services. Your Adviser will describe their fees and what services this includes, upon initial engagement and before providing any financial advice.

All fees and other costs will be disclosed, in a written disclosure or advice document, to you at the time of personal financial advice or when transacting on your behalf. Part Two of this FSG describes what types of costs you may incur and the value of these, should you decide to receive personal financial advice from your Adviser. The fees charged are inclusive of Goods and Services Tax (GST).

The license may receive a flat fee per Adviser for provision of services required under its AFSL. Where any additional remuneration is received to the Adviser, this will be disclosed in Part two of the FSG.

## **What should you do if you are not satisfied with our services?**

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If you are not happy with your Adviser or the services provided to you, we encourage you to:

- If you feel it is appropriate, discuss the issue with your Adviser in the first instance,
- If you are unable to resolve the issue, please contact Loyalty Professional Standards by either;

**Phone:** (07) 5406 5000

**Mail:** Complaints Manager  
PO Box 1856  
Sunshine Plaza QLD 4558

**Email:** [professionalstandards@loyaltyfs.com.au](mailto:professionalstandards@loyaltyfs.com.au)

We will aim to resolve your complaint quickly and fairly. If the complaint cannot be resolved to your satisfaction within 30 calendar days, you have the right to refer the matter to an external dispute resolution scheme. Lodgment of complaints should be directed to Australian Financial Complaints Authority (AFCA), of which Loyalty is a member. You can contact AFCA by;

**Phone:** 1800 931 678

**Mail:** Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

**Website:** [www.afca.org.au](http://www.afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

## **Professional Indemnity Insurance**

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Loyalty maintains Professional Indemnity (PI) Insurance which covers claims in relation to the conduct of Advisers who are no longer authorised by Loyalty, but who were at the time of the relevant conduct.

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Loyalty's Financial Services Guide is comprised of two parts and both parts must be read together.

The information in this document is considered to be true and correct at the date of publication. Changes to circumstances after the time of publication may impact on the accuracy of the information held.

If you have any questions about the financial services Loyalty provides, please contact your Financial Adviser.

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