



Australian Financial Services Licence No. 331535

Financial Services Guide

Understanding the advice process and our relationship with you

Your financial future, personally guided.

9 April 2026 | Version 2.0

Confidential · Personalised to your situation · Contact@mandalaywm.com.au

About This Guide

This Financial Services Guide (FSG) explains the financial services and advice provided by Mandalay Wealth Management Pty Ltd (MWM) and your financial adviser. It covers what to expect during the advice process, documents you may receive, how we manage your privacy, and how to raise a complaint.

This FSG is published as Website Disclosure Information under the Treasury Laws Amendment (DBFO) Act 2024. A printed copy is available on request at no charge.



ABOUT THIS GUIDE

Understanding our relationship with you

This Financial Services Guide (FSG) explains the financial services and advice provided by Mandalay Wealth Management Pty Ltd (MWM) and your financial adviser, who is an authorised representative of MWM. The FSG provides information on what to expect during the advice process, the documents you may receive, how we manage your privacy, and how to raise a complaint.

This FSG should be read alongside the **Adviser Profile**, which contains important information about your adviser including their qualifications, experience, authorisations, fees and remuneration. If you have not received an Adviser Profile, please ask your adviser or contact us directly.

Boutique & Independent	Deeply Personalised	Built for the Long Term
Privately owned and not part of any bank or institution. Every recommendation we make is guided solely by your best interests.	No templates, no generic plans. We build advice specifically around your life, your family and your financial goals.	We invest in lasting relationships with our clients across generations — your adviser is a partner for life.

Not Independent: Mandalay Wealth Management Pty Ltd may receive commissions from life insurance products. For this reason, we are not able to refer to ourselves as "independent", "impartial" or "unbiased". Please refer to the Remuneration section for full details.

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OUR SERVICES

Financial services and products we can provide

MWM can provide personal and general financial advice across a comprehensive range of areas. Your adviser's specific authorisations are set out in their Adviser Profile.



Superannuation & Retirement



Wealth Creation & Investments



Wealth Protection



Other Financial Planning

Superannuation & Retirement	Wealth Creation & Investments	Wealth Protection	Other Financial Planning
Personal Superannuation	Cash & Term Deposits	Term Life Insurance	Budget & Cashflow
Corporate Superannuation	Investment Bonds	TPD Insurance	Debt Management
Industry & Public Sector Super	Managed Investments	Trauma Insurance	Estate Planning
Pensions & Annuities	Exchange Traded Products	Income Protection	Salary Packaging
Self-Managed Super (SMSF)	Listed Securities	Business Insurance	Aged Care Planning
Retirement Planning	Margin Lending	Insurance Claims	Wealth Creation
Centrelink & Age Pension	Gearing Strategies	Risk Analysis	Tax Strategies

Approved Product List: MWM maintains an Approved Product List (APL) of researched products from approved Australian and international providers, reviewed periodically to ensure they remain competitive and appropriate. Where your best interests require it, we may — with MWM approval — recommend products outside the APL.

What your financial planner is authorised to do: Your financial planner acts on behalf of MWM and can provide financial advice on, and deal in, only those financial products on our Approved Product List. You can contact us with instructions by telephone, letter or email. If at any time you wish to terminate your relationship with us, please contact us using the details in this guide.

THE ADVICE PROCESS

What to expect when working with us

Your adviser will guide you through each stage of the advice process. Every step is designed to ensure advice is clear, compliant, and genuinely built around you.

1

Discovery

2

Strategy

3

SOA

4

Implement

5

Review

1

Discovery & Engagement

Your adviser will discuss your financial goals, current position, income, expenses, assets, liabilities, superannuation and insurance. We verify your identity under Anti-Money Laundering laws and assess your risk tolerance using a Risk Profile Questionnaire.

2

Strategy & Research

Using specialised financial planning software, your adviser researches appropriate strategies and products tailored to your goals. Alternative strategies are considered and documented to demonstrate our best interest duty is met at every step.

3

Statement of Advice

Where personal advice is provided, a Statement of Advice (SOA) is prepared. This documents your goals, the recommended strategy, products, associated costs, and full reasoning. Relevant Product Disclosure Statements (PDS) are also provided.

4

Implementation

Once you sign the Authority to Proceed, your adviser manages the full implementation — liaising with insurance providers, superannuation funds and investment platforms. Health questionnaires may be required for new insurance policies.

5

Ongoing Review & Further Advice

Further advice may be delivered via a Record of Advice (ROA) or a new SOA. An Ongoing Fee Arrangement formalises services and fees agreed. Copies of any advice document may be requested for up to seven years.

General advice: Your adviser may at times provide general advice that does not consider your personal circumstances. You will be informed when this occurs. Consider whether personal advice is more appropriate before acting.

Instructions: May be provided by telephone, letter or email. Written instructions are required in some cases. Your adviser will confirm when this applies and will verify your identity before acting.

FEES & REMUNERATION

How we are paid for our services

The cost of advice depends on the nature and complexity of the services provided. All fees will be agreed with you before any work commences. Amounts are exclusive of GST unless stated. Your specific fees will be detailed in your Adviser Profile and SOA.

Advice & Service Fees

Initial Advice Fee	Research, preparation and presentation of Statement of Advice	\$3,000 – \$30,000
Percentage-Based Initial	Calculated as a % of the amount invested or advised upon	Up to 5%
Ongoing Service (flat)	Ongoing portfolio review, strategy updates and advisory services. Fees renewed annually via written consent (DBFO Act 2024). Note: Fee Disclosure Statement obligations removed from 10 January 2025.	Up to \$20,000 p.a.
Ongoing Service (%)	Calculated as a % of your investment account balance	Up to 5% p.a.
Principal Adviser	Time-based consulting in 15-min increments (incl. GST)	\$275 per hour
Administrative	Time-based admin services in 15-min increments (incl. GST)	\$88 per hour

Payment: Direct payment, credit card, or deduction from your superannuation or investment account.

Brokerage & Platform Fees

The following fees apply to transactions and platform services arranged through MWM.

Brokerage	When you buy or sell financial products. Settled T+1 (derivatives) or T+2 (shares) after trade date.	Charged as a % of trade value (1.0%–1.75%), min. \$125 per trade. E.g. \$15,000 at 1.5% = \$225. Scaled rates apply: up to 2.5% on first \$50k, 1.5% on next \$50k, 1.0% over \$100k. A \$15 fee applies for each subsequent day an open order transacts.
Portfolio Service (PS) fee	Monthly in arrears, when you make use of the Portfolio Service.	An annual percentage fee (invoiced) of up to 2.5%, calculated on the average value of your portfolio, with a minimum annual fee of \$3,600. A setup fee may apply in certain circumstances.
Managed Portfolio Service (MPS) management fee	Monthly in arrears, when you enter into an MPS Agreement.	An annual fee up to 3.0% of the average value of your portfolio, with a minimum of \$3,975. A performance based fee may also apply. Full details will be set out in your Investment Program or agreement.

Insurance Commissions

Product	Initial Commission	Ongoing Commission
Life Risk Insurance (new policies)	Up to 66% of first year's premium	Up to 22% of annual premium
Pre-2018 policies	Up to 130%	Between 66% and 88%

Insurance Commission Informed Consent — From 10 July 2025
 Under the Treasury Laws Amendment (Delivering Better Financial Outcomes) Act 2024, where we provide personal advice on life risk insurance and receive a commission, your written informed consent is required before we can accept that commission. A separate consent form will be provided where this applies. This requirement applies to new clients from 9 July 2025.

PRIVACY & COMPLAINTS

Your rights and how we protect them

Referrals: Where MWM has a referral arrangement with another professional service provider, any fee paid or received will be disclosed in your SOA. All referral arrangements are conducted in accordance with applicable law and at no additional cost to you.

Privacy

MWM is committed to protecting your personal and financial information. Your information is managed in accordance with the Privacy Act 1988 and our Privacy Policy (available at www.mandalaywm.com.au).

Your information may be shared with:

- Financial product providers and platforms
- Financial planning software providers
- Accountants, solicitors and professionals where a referral is required
- Banks, insurers and reinsurers
- ASIC and other regulators as required by law

Your rights

You may access, correct or request deletion of information we hold. You may also choose not to provide certain information, though this may affect the quality of advice we can provide.

Record keeping

All advice records are retained for at least 7 years. You may request copies at any time in writing.

Complaints

If you have a complaint about any financial service provided, please follow these steps:

- 01 Contact Your Adviser**
 Speak directly with your financial adviser. Most concerns are resolved promptly at this level within 5 business days.
- 02 Contact Our Complaints Supervisor**
 If unresolved, contact us in writing. We acknowledge within 1 business day and respond within 30 days (45 days for superannuation). Level 4, Suite 412, 5 Celebration Drive, Bella Vista NSW 2153 | Tel: 0430 439 971
- 03 Australian Financial Complaints Authority (AFCA)**
 If not resolved to your satisfaction, contact AFCA — a free and independent resolution service. Phone: 1800 931 678 | info@afca.org.au | www.afca.org.au | GPO Box 3, Melbourne VIC 3001. You may also contact ASIC on 1300 300 630.

ABOUT MANDALAY

Who we are and how to reach us

Mandalay Wealth Management is a boutique private wealth advisory firm dedicated to building enduring financial strategies for high-net-worth individuals, families and business owners. We are privately owned, independent, and committed to long-term client relationships.

Legal Name	Mandalay Wealth Management Pty Ltd
ABN	31 132 276 576
AFSL Number	331535
Address	Level 4, Suite 412, 5 Celebration Drive, Bella Vista NSW 2153
General Enquiries	1300 526 336
Complaints	0430 439 971
Email	Contact@mandalaywm.com.au
Website	www.mandalaywm.com.au
Date of Issue	9 April 2026
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Compensation Arrangements

MWM maintains professional indemnity insurance satisfying the requirements of the Corporations Act 2001 and ASIC Regulatory Guide 126. Insurance covers claims made against current and former authorised representatives for work conducted while engaged with us.

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General Advice Warning: Any general advice in this document has been prepared without taking into account your objectives, financial situation or needs. Before acting, consider its appropriateness to your circumstances. | Mandalay Wealth Management Pty Ltd | ABN: 31 132 276 576 | AFSL No: 331535 | www.mandalaywm.com.au