Financial Services Guide

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The distribution of this Financial Services Guide (FSG) has been authorised by HMH Financial Services Pty Ltd ABN 34 006 677 185 ("HMH"), which is an Australian Financial Services Licensee, Licence No 247433, Level 1, 3-7 Hamilton Street, Mont Albert, VIC, 3127.

The purpose of this FSG is to assist you in deciding whether to use our services by giving you information about the type of services we provide, how we are remunerated and your rights when you have a complaint about the services we provide to you.

We recommend that you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please get in touch with us.

Scope of Advice

In order to provide financial advisory services the law requires that a person must be either licensed directly to do so, or authorised by a licensee. In this case, the representatives nominated in this FSG are authorised and able to carry out the financial advice activities allowed under the licence held by HMH.

The licence that HMH holds permits it to appoint representatives to provide advice and related services from amongst the following classes of products:

- Superannuation and retirement savings account products
- Self-Managed Superannuation Funds
- Securities
- Managed investments (including an IDPS)
- Government debentures, stocks or bonds
- Deposit products
- Life insurance (investment and risk) products
- Derivatives
- Standard margin lending facility
- Aged care

A representative of HMH <u>cannot</u> advise you on, or influence you in favor of, a financial product which:

- is a managed discretionary account, or any arrangement where your adviser can make changes to your portfolio before obtaining your consent.

Restricted Licenses

Where appropriate, HMH issues restricted licenses to financial advisers based on experience and/or qualifications. Advice under a restricted licence is limited to:

- Superannuation and retirement savings account products
- Self-Managed Superannuation Funds (investment and peer reviewed strategic advice)
- Securities
- Managed investments (including an IDPS)
- Deposit products
- Standard margin lending facility (peer reviewed)

Privacy Policy

National Privacy Principles apply for the collection of personal or sensitive information.

Some services we provide may require the disclosure of personal information to an outsourced service provider/s both inside or outside Australia. The information is to facilitate the provision of advice or administrative functions which are reviewed on a regular basis.

Full details our Privacy Policy can be accessed from our website or accessing this link hmh Privacy Policy

Terms of Business

Our Terms of Business sets out the conditions and expectations between HMH and its clients, detailing the services offered, limitations, and the responsibilities of both parties. It aims to ensure clear communication and prevent misunderstandings.

Full details our Terms of Business can be accessed from our website or accessing this link Terms of Business

Will HMH provide financial advice which is suited to your personal situation, needs, goals and objectives?

We are under an obligation to act in your best interests in relation to the personal financial advice and product advice provided to you (i.e. the best interest duty). Generally, we must ensure, within the subject matter of the advice provided to you that:

- the scope of the advice includes all the issues for the advice to meet your objectives, financial situation and needs (including your tolerance for financial risk);
- if the scope of the advice changes, the change is consistent with your objectives, financial situation and needs;
- we consider whether or not to provide advice that recommends a specific product or whether you should dispose of a product or do nothing.

The advice that your Representative provides will always be provided to you in writing in the SoA, unless it is further ongoing advice as outlined earlier.

You have the right not to tell us information about yourself if you do not wish, but still require your Representative to provide you with financial product advice.

In these cases, the SoA will contain a specific warning that draws your attention to the risks of not providing full information about yourself. The warning will state that if you do not provide your Representative with accurate and complete information relating to your personal circumstances, the advice you receive may not meet your intended objectives and that your Representative has not been able to determine whether the advice is appropriate.

Therefore, before acting on any advice you receive, you should consider the appropriateness of the advice and read carefully the warnings contained in the SoA before making any decision relating to the advice.

In all cases where your Representative provides a SoA to you and a recommendation is included in the SoA for you to acquire a financial product, an investment report or PDS for that financial product will be provided to you.

It is important that you read and understand this document before implementing any recommendation made in the SoA. Your Representative will readily explain any part of this document that you do not understand.

If you don't wish to receive our advice, we may still act on your instructions to deal in financial products. However:

- you face the risk that the financial product you select may not be appropriate for you, and
- we may require you to sign a document that records your intention not to seek advice from us for the particular financial product(s).

As a default position, where there are joint or multiple account holders, we will accept the authority of any one party to authorise advice and transactions, unless we receive written instructions from all account holders specifying an alternative operating authority.

Documents that you are entitled to receive

You are entitled to receive a 'Statement of Advice" on the first occasion that we provide you with personal advice or a 'Record Advice' if the advice relates to amounts under certain thresholds. These documents will:

- Explain the advice and the basis of the advice,
- Provide information about our remuneration (including commissions), and
- Disclose any associations or relationships that could potentially influence us in providing the advice.

After providing you with our Statement of Advice, any ongoing personal advice that we may provide will be documented in a further 'Statement of Advice' or a 'Record of Advice' depending on the nature of the advice.

Copies of the Statement(s) of Advice, Records of Advice, and/or Record(s) of Advice will be retained on your client file and if you have not already been provided with one you may ask for a copy of these documents at any time.

If we advise you to invest in certain investment product types, such as a wrap product or managed investment, we are required to provide a copy of the most recent product disclosure statement to you before investing. This will give you the opportunity to understand in detail the product features, risks and costs, before acting on our recommendation.

Information on Representatives

Representatives:

Justin Wood - Director	Justin worked in the banking & financial markets for 8 years and 26 years in financial advising. He is a Certified Financial Planner and holds Bachelors Degree in Economics & Finance from RMIT, a Post Graduate Diploma in Financial Planning from FINSIA, is a SMSF Specialist Adviser. He is a Senior Financial Adviser and a Director of HMH Financial Services Pty Ltd.
Eli Staub - Director	Eli has over 24 years' experience within the financial planning industry and is a Certified Financial Planner. He has completed both the Diploma and Advanced Diploma in Financial Planning and holds a Bachelor of Commerce from Deakin University (a double major in Accounting and Financial Planning). He is a Senior Financial Adviser and a Director of HMH Financial Services Pty Ltd.
Hayden Lewis - Director	Hayden has 19 years' experience within the financial planning industry and is a qualified Certified Financial Planner. He holds a Bachelors Degree (a double major in Commercial Law and Accounting) from Deakin University, a Post Graduate Diploma of Financial Planning from FINSIA (Financial Services Institute of Australasia). He is a Senior Financial Adviser and a Director of HMH Financial Services Pty Ltd.
Victor Fallon – Associate Director	Victor has over 10 years' experience within the financial planning industry and is a qualified Certified Financial Planner. He holds a Bachelors Degree (Finance) and a Diploma of Financial Planning. He is a Financial Adviser and Associate Director with HMH Financial Services Pty Ltd.
David Silver – Senior Adviser	David has 23 years of experience in the financial planning industry and is a Certified Financial Planner. He holds a Bachelors Degree of Business (Financial Planning) from RMIT University. He is a Financial Adviser of HMH Financial Services Pty Ltd.
Steven Sutcliffe – Financial Adviser	Steve has 7 years' experience within the financial planning industry and worked in financial markets for another 11 years. He holds a Bachelor of Business in Financial and Risk Management, a Graduate Diploma of Financial Planning and a Master of Professional Accounting. He is a Financial Adviser of HMH Financial Services P/L.

Financial Advisory Support Team:

Our back-office team who will generally be involved in your financial affairs include:

Paraplanners

Brett Gibbons - Senior Paraplanner	Brett has 20+ years' experience in financial planning and has worked in various paraplanning positions. Academically Brett holds a Diploma of Financial Planning.
Nick Elston - Senior Paraplanner	Nick has 10+ years' experience in financial planning working in paraplanner and associate adviser positions. He holds a Bachelor of Business (Business Administration) and a Graduate Diploma in Financial Planning.
Louise Jackson – Admin/Paraplanner	Louise has 18 years' experience in financial planning in administration and paraplanning. She holds a Bachelor of Commerce (Marketing) from Deakin University and a Graduate Certificate of Financial Planning from Swinburne University of Technology.

Our level of fees, and the options available for payment

All fees quoted are inclusive of GST.

The basis on which we will charge professional fees for our services is as follows:

1. A Financial Planning Advice Fee based on either the time that was spent in preparation of advice or implementation of recommendations

(a) We charge for these services based on our estimate of the time incurred to complete necessary work multiplied by our normal hourly charge rates.

Our current hourly charge rates used in these calculations are as follows:

Position	Names	Hourly Charge Rate
Director/Financial Adviser	Justin Wood, Eli Staub, Hayden Lewis	$682
Associate Director / Financial Advisers	Victor Fallon, David Silver, Steve Sutcliffe	$440 - $506
Paraplanners	Brett Gibbons, Nick Elston, Louise Jackson	$319 - $352
Administration Staff		$242 - $319

Implementing investment recommendations made by us and accepted by you incur the following charges unless a separate arrangement has been negotiated and accepted by you.

Managed Funds / Direct Shares

Transaction Amount	Fee
$0 - $10,000	$66
$10,001 - $25,000	$99
$25,001 - $50,000	$121
$50,001+	Greater of $154 or 0.22%

First Mortgages

Term of Loan*	Fee
<12 Months	Greater of $75 or 0.55%-0.77%
12 Months	0.55% - 0.77%
24 Months	1.10%
36 Months	1.65%

*Loan terms that fall outside this scale will be charged on a pro-rata basis

Unlisted Property Trusts

Fee
1.65%

If and when appropriate we will attempt to transact on a bulk basis to reduce the cost per trade.

Arranging non-platform transactions in managed funds / term deposits will be charged either on an hourly basis or using the above scales.

Prior to the preparation and completion of a Statement of Advice we will give you a written outline of the work to be carried out and a written fee estimate based on our estimate of the time taken to complete the necessary tasks.

(b) As an alternative to the above transaction fees, your adviser may structure and offer a customised fee arrangement which encompasses all future transaction fees. Clients are also able to request this alternate fee arrangement.

2. You may pay our fees out of the product in which you invest
The product provider may pay HMH a payment from a:

a) A contribution (entry) fee which will be deducted by the product from your initial investment amount when you proceed with a transaction and also usually any subsequent amount you invest in the product; and/or
b) An Adviser Service Fee that you agree to with your Adviser for *ongoing* advice and service in relation to your investment in certain products.

3. You may pay for services by a combination of the above options.
For information about the fees applicable to financial products recommended, these can be found in the relevant Product Disclosure Statements and in your Statements(s) of Advice.

4. Non-Advisory / Execution Only Transaction Services.
Where you elect to engage HMH Financial Services on a non-advisory basis to place investments on your behalf, our fees will be levied based on either our hourly rates and/or our standard transaction fees noted in Item 1.

5. Share trading accounts
A minimum fee of $550 will be applied for the establishment of share trading accounts.

6. Insurance Commissions
We receive a one-off upfront commission when you take out an insurance policy we recommend. The upfront commission will be 66% of the first year's annual premium.

We also receive an ongoing commission payment of 22% of the annual premium for as long as you continue to hold the policy.

You will be advised of the exact amount of these commissions in our Statement of Advice or Record of Advice.

7. Independence
We are not able to refer to ourselves or our advice as 'independent', 'impartial' or 'unbiased' as we receive commissions on the sale of life risk insurance products that are not rebated in full to clients.

8. Accounting Professional & Ethical Standards Board Limited (APES)
HMH Financial Services Pty Ltd is a member of APES. When dealing with client monies, we may have the ability to make payments on your behalf to investment platforms, between accounts (including related entities), authorised third party bank accounts or billers with your consent. This can be either via verbal or written communication.

Other benefits which may be received as a result of services provided to you

HMH Financial Services Pty Ltd maintains a register should a financial adviser be in receipt of a benefit greater than $100. Typically these "soft dollar arrangements" may be in the form of marketing events, conference offsets or sponsorships of HMH events.

Staff that refer new clients to HMH may also be in receipt of a benefit based on 10% of the fees generated from the client in the first year and 5% thereafter.

Referral Arrangements

HMH Financial Services Pty Ltd has a referral payment arrangement with mortgage brokers Lending Specialists.

Under this arrangement, if business is successfully placed, the following will be payable:

Service	Upfront Payment	Ongoing Payment
Insurance	30%	0%
Accounting	0%	10% (first year only)
Financial Advisory	10%	0%
Self-Managed Super Funds	10%	0%

Professional Indemnity Insurance

HMH Financial Services Pty Ltd has Professional Indemnity Insurance in place to cover us for liability arising from the financial services we provide. We understand it is adequate to meet our requirements as a financial services licensee.

Complaints Handling Policy

HMH Financial Services Pty Ltd has adopted the Financial Planners and Advisers Code of Ethics (2019) which imposes the highest standards of behaviour and professionalism for the provision of financial advice. Whilst we endeavour to maintain the highest standards, we understand a situation may arise where you are unsatisfied. Should this occur, please refer to our Complaints Handling Policy on our website to resolve your complaint or by clicking on the following link HMH Complaints Handling Policy.