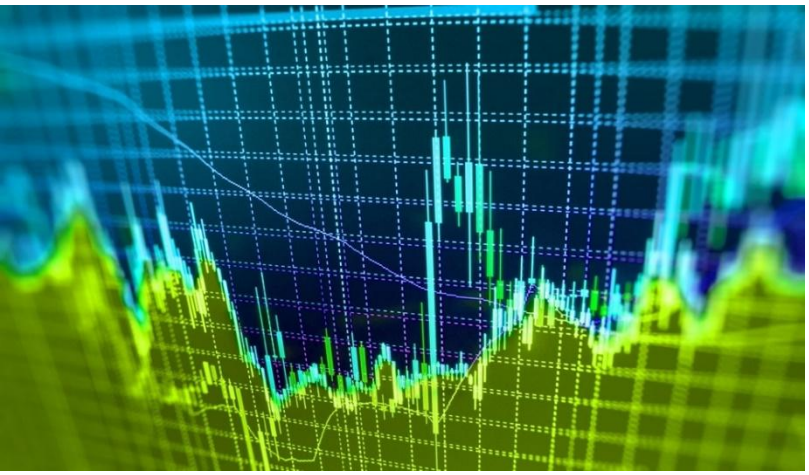


FINANCIAL SERVICES GUIDE

DMG Financial Planning Pty Ltd

ABN 22 095 967 525 | AFSL 238354

9 November 2026

This Financial Services Guide (FSG) is an important document which we must give you under the requirements of our Australian Financial Services Licence. It provides you with information about DMG Financial Planning Pty Ltd to help you decide whether to use our financial services.
This FSG explains:

- the services we can offer to you;
- how financial advice is documented;
- the types of products we offer;
- how we are remunerated for these services; and
- our internal and external complaints handling procedures.

DMG Financial Planning Pty Ltd authorises the distribution of this FSG.

Not Independent

Our Representatives provide personal advice in line with the licensee's Approved Investments List and may also receive non-monetary benefits such as training and educational seminars from product providers. For these reasons, DMG Financial Planning Pty Ltd is not considered independent, impartial or unbiased.

Contacting DMG Financial Planning Pty Ltd

Port of Sale Business Centre, Level 1, 64-66 Foster Street, SALE VIC 3850

PO Box 1033, SALE VIC 3853

(03) 5144 4422

fp@dmgpartners.com.au

http://www.dmgpartners.com.au/

Who are your Advisers at DMG?

Ben Lancaster (Financial Adviser Number: 001001542)
Ben is our team leader as well as a Director of DMG Financial Planning Pty Ltd. He is a Certified Financial Planner, has a Bachelor of Commerce Degree and a Diploma of Financial Planning. Ben has worked in the Financial Services industry since 1996 and was a finalist in the FPA Value of Advice awards in 2010. He is a member of the Financial Planning Association, a Chartered Tax Adviser and a member of the Pellucid Asset Management Investment Committee. Ben is a Representative of DMG Financial Planning Pty Ltd.

Charles Bagguley (Financial Adviser Number: 000278349)
Charles is a Certified Financial Planner, has a Bachelor of Business (Fin. Planning), and has worked in the industry since 2001. Previously Charles was a partner of a Melbourne-based Financial Planning practice, where he worked for over 10 years. Charles is an Accredited Aged Care Professional through Aged Care Steps and a member of the Pellucid Asset Management Investment Committee. Charles is a Representative of DMG Financial Planning, providing full financial advice.

Michael Roberts (Financial Adviser Number: 001250298)
Michael is a Financial Planner with experience in the Financial Services industry since 2008. He holds a Bachelor of Commerce and a Graduate Diploma of Financial Planning. Michael has a strong focus on retirement planning and is passionate about helping clients improve their financial outcomes through strategic advice. He is a Representative of DMG Financial Planning Pty Ltd and serves as an active adviser representative on the Pellucid Asset Management Investment Committee, contributing to investment strategy and oversight.

Amy Hutty (Financial Adviser Number: 001256297)
Amy brings over a decade of expertise in the Financial Planning industry. As a seasoned professional, she specialises in strategic finance management. Her exceptional organisational skills enable her to assist young professionals, facilitate retirement planning, and provide comprehensive financial assistance throughout retirement. Amy holds a Graduate Diploma of Financial Planning and is a Representative of DMG Financial Planning Pty Ltd.

Jessica Foat (Financial Adviser Number: 001271903)
Jessica is a Financial Planner who has been in the industry since 2015. She holds a Bachelor of Business and Commerce and a Graduate Diploma of Financial Planning. Jess supports clients with retirement planning and investing, and is committed to helping them achieve their goals and objectives through strategic, tailored advice. She is a Representative of DMG Financial Planning Pty Ltd.

Jake Rietschel (Financial Adviser Number: 001317677)
Jake has successfully completed the education, examination and Professional Year requirements to become a financial adviser. He is an Accredited Aged Care Professional through Aged Care Steps and enjoys assisting clients and their families to understand and navigate the aged care system. Jake is passionate about helping clients achieve their financial goals and is a Representative of DMG Financial Planning Pty Ltd, providing full financial advice services to clients.

Deeahn Costin (Financial Adviser Number: 001318976)
Deeahn has successfully completed the education, examination and Professional Year requirements to become a financial adviser. She holds a Graduate Diploma of Financial Planning and is passionate about helping clients understand their financial position and work towards their goals through clear and practical advice. Deeahn is a Representative of DMG Financial Planning Pty Ltd, providing full financial advice services to clients.

Who will be responsible for the advice given to you?

Your adviser will be acting on behalf of DMG Financial Planning Pty Ltd, who is ultimately responsible to you for the financial services your adviser provides.

The company holds an Australian Financial Services Licence (No. 238354).

What financial services are available to you?

1. **Focus on your basic financial needs and your aspirations and goals.**
   Our approach is to identify the key aspirations, outcomes, and goals that are important to you. We then prepare our advice based on prioritising strategies that maximise the probability of you achieving your aspirations and goals. Our initial and ongoing advice will focus on these priorities.

2. **Preparation of a Financial Plan (Statement of Advice).**
   This is a document that details the strategies that we recommend for you. The Plan is a comprehensive document that is personalised to suit your needs - in language you understand.

3. **Aged Care Financial Services.**
   Transitioning from independence to permanent aged care can be an emotional and stressful time. There are a number of critical lifestyle and financial decisions that need to be made in a short period of time. DMG will guide you through the key financial decisions, processes, and paperwork involved in transitioning to permanent aged care.

4. **Reviewing your progress toward achieving your goals.**
   At the regular Progress Meetings, we will provide a summary of your financial life. This will be used as a basis for our discussion, tracking your progress toward your goals and strategies to help you get there.

5. **Cashflow Management.**
   Our targeted cash flow management service is very different from traditional budgeting because you have a professional working alongside you making sure that your financial goals are achieved each month. We will educate, guide, and coach you to make better informed financial decisions aided by new innovative technology and solutions that have been designed specifically to assist with this process.

6. **Portfolio research, construction, and management.**
   We aim to remove as much uncertainty as possible by balancing portfolio risk and return. We have established a very robust approach that adds high-level skills and expertise to our team.

7. **Centrelink assistance and advice.**
   We can advise on how Centrelink apply various tests to you before you are entitled to benefits and our advice extends to strategies that can increase your benefits. Once you are in receipt of a benefit, we are able to provide assistance with regular reporting to Centrelink.

8. **Life, Total & Permanent Disability, Trauma & Income Protection Insurance**.
   Removing uncertainty from your financial life is a priority. Our approach is to refer our insurance services to DMG Insurance Pty Ltd ABN 29 635 464 363, trading as DMG Life Insurance.

9. **Self-Managed Superannuation Funds.**
   DMG is best positioned to advise on whether a Self-Managed Superannuation Fund is right for you. We are equally comfortable with either a managed or self-managed fund. Our accounting practice can attend to all the accounting, tax, and auditing requirements of the fund.

10. **Act as a sounding board for all your financial decisions.**
    Our ongoing fee entitles you to full access to us and our services. You can contact us whenever you require advice, assistance, or merely reassurance.

11. **Act as a sounding board for all your business decisions.**
    At DMG we operate our business in a manner that we believe achieves the best possible performance from our team and provides the highest level of service to clients that we can deliver. We also use our experience, skills, processes, and templates to help our business clients achieve the same outcomes.

How will your advice be documented?

If you choose to use our services you may also receive a Product Disclosure Statement (PDS), Statement of Advice (SOA), and/or Record of Advice (ROA).

The PDS contains information about the particular product and will assist you in making an informed decision about that product.

If we provide you with personal financial advice rather than general financial advice, we will give you an SOA. Personal financial advice takes into account one or more of your objectives, financial situation, and needs. The SOA will contain the advice, the basis on which it is given, how it is in your best interests, and full details about fees, commissions, and any other relevant information.

On an ongoing basis, an ROA may be provided instead of an SOA if there have been no significant changes in your personal circumstances or the basis of the advice has not significantly changed since your last SOA was provided. You have the right to request a copy of your ROA and/or SOA up to seven years after it was provided.

Will you receive advice suitable to your needs and financial circumstances?

Absolutely! To do this we need to find out your individual investment objectives, financial situation, and needs before we can make recommendations. It is impossible to give you accurate and appropriate advice without first gathering that information. We then prepare our advice which is directed at achieving your aspirations and goals – the things that matter to you.

You have the right not to divulge this information to us. In that case, we are required to warn you about the possible consequences of us not having your full personal information. Any significant risks will be fully explained to you.

What information does DMG Financial Planning Pty Ltd maintain in your file and can you examine the file?

We maintain a record of your personal profile that includes details of your investment objectives, financial situation, and needs, plus records of any recommendations made to you.

Should you wish to examine your file, please ask us, and we will make arrangements.

What types of products can we offer?

We are authorised to provide advice on the following products:

- All types of deposit products;
- Debentures, stocks, or bonds issued or proposed to be issued by a Government;
- Life Insurance products;
- Interests in managed investment schemes including Investor Directed Portfolio Services;
- Retirement savings accounts ("RSA");
- Shares; and
- Superannuation.

Approved Products

All the investments we recommend are subject to detailed research and analysis before being placed on our Approved Investments List.

If it is determined that recommending a non-approved product would be in your best interests, your adviser can request special permission from the Licensee to use that product.

We are not obligated to any financial institution, industry fund, bank, or insurance company. We are free to recommend products that we feel best suit your needs.

Pellucid Asset Management

Pellucid Asset Management Pty Ltd (ABN 99 684 229 534) is a Corporate Authorised Representative (CAR No. 001314866) of DMG Financial Planning Pty Ltd (AFSL 238354).

Pellucid was established by Ben Lancaster, Charles Bagguley, and Mathew Johns, who each hold equal ownership and directorship in the company. Ben and Charles are directors of DMG Financial Holdings Pty Ltd (parent entity of DMG Financial planning Pty Ltd) and Representatives of DMG Financial Planning Pty Ltd. Mathew is a director of DMG Financial Holdings Pty Ltd.

Pellucid Asset Management acts as the investment manager for the Pellucid Diversified Fund (ARSN 163 142 292, APIR SLT0039AU) and the Pellucid Dynamic Fund (ARSN 632 489 377, APIR ETL6685AU). DMG Financial Planning Pty Ltd and its representatives may recommend these funds to clients where appropriate.

DMG Financial Planning Pty Ltd Financial Advisers can recommend Pellucid products where that is appropriate for a client. DMG Financial Advisers can also recommend other (non-Pellucid) investment options where appropriate. DMG Financial Advisers are paid a salary by DMG Financial Planning Pty Ltd and do not receive incentives for recommending Pellucid products.

Indirect Benefits

DMG Financial Planning Pty Ltd and DMG Financial Pty Ltd (related entity) receive fees from Pellucid Asset Management for services including accounting, administration, and compliance. These fees are based on commercial rates and reflect what DMG would usually pay relevant staff for providing these services.

Due to shared ownership and service arrangements, Charles, Ben and Mathew may benefit from the success of Pellucid Asset Management. This includes indirect financial benefits through ownership. Charles, Ben and Mathew may also receive directors' fees at market rates or less.

Disclosure of Relationships

DMG Financial Holdings Pty Ltd (parent entity of DMG Financial Planning Pty Ltd) and Pellucid Asset Management Pty Ltd have some common owners and directors. Ben Lancaster and Charles Bagguley are directors and shareholders of both DMG and Pellucid.

DMG has implemented governance controls to manage conflicts of interest appropriately.

Insurance Services

DMG Financial Planning Pty Ltd will refer insurance services to DMG Insurance Pty Ltd trading as DMG Life Insurance. DMG Insurance Pty Ltd is a Corporate Authorised Representative of MBS Advice Licence Pty Ltd ABN 25 654 854 136 AFSL 536983 providing personal and business risk insurance advice only. DMG Life Insurance is a jointly owned company with DMG Financial Planning Pty Ltd and MBS Insurance Holdings Pty Ltd.

DMG Financial Planning Pty Ltd refers clients to DMG Life Insurance to receive risk insurance advice. Although this relationship exists, each business (DMG Life Insurance and DMG Financial Planning Pty Ltd) is solely and separately responsible for the advice they each provide. DMG Life Insurance, operating under MBS Advice Licence Pty Ltd ABN 25 654 854 136 AFSL 536983, is only responsible for the services provided by DMG Life Insurance.

DMG Life Insurance is paid on a commission basis. Please refer to the DMG Life Insurance FSG for further details. DMG Financial Planning Pty Ltd may also receive a dividend.

Mortgage Broking Services

Twenty20 Lending Pty Ltd provides mortgage and credit related services licenced through Australian Finance Group credit licence number 389087. DMG Financial Planning Pty Ltd is not involved in these activities and is not responsible for any services, advice or products provided by this business. Twenty20 Lending Pty Ltd is a wholly owned subsidiary of Twenty20 Capital Pty Ltd in which DMG Financial Planning Pty Ltd has a minority interest. As a result, we may benefit from commissions or income received by Twenty20 Lending regarding the services provided to you.

Fees and Benefits

Our approach is to charge clients a fee rather than relying on commissions, rebates, or benefits from other organisations. All fees will be clearly disclosed in writing, in dollar terms. Our fee structure is as follows:

- Initial consultation - We meet the cost of this appointment.
- Annual Fee - When we fully understand your position and the work required to maximise the probability of you achieving your aspirations and goals, we will advise you of our fee to provide this service. This includes all advice and assistance throughout the year. This will be detailed in a Terms of Engagement (TOE) document and/or Ongoing Advice Service Arrangement (OASA). The invoice for our advice will be detailed in the TOE or OASA. Payment methods include cheque, direct debit via internet banking, EFTPOS, credit card or deducted from an investment portfolio.

All staff are remunerated by way of an annual salary, there are no commissions payable to advisers.

From time to time, financial product providers, software providers, and others may offer our representatives and staff invitations to social and sporting events and the occasional gift such as a bottle of wine or a hamper. Where the value of any of these exceeds $100, they will be recorded in our Alternative Remuneration Register, which is available for review at your request.

Referral Fees

Most new clients are sourced by way of referrals from existing clients.

DMG Financial Planning is owned by the same parties that own our Accounting Practice, DMG Financial Pty Ltd. Profits from DMG Financial Planning Pty Ltd are distributed to these shareholders. We receive referrals from and provide referrals between these businesses.

We have associations with professional service providers and from time to time, we may refer you to them if we believe it will be of benefit to you. We may receive referral fees and those fees may vary according to the party to whom we are referring, and the products involved. If the value of a referral fee is not known to us until we provide you with advice, this will be disclosed in your Statement of Advice if applicable.

You are under no obligation to use the services of any referrals made. DMG Financial Planning Pty Ltd is not responsible for advice, services or information provided to you by any professional service providers referred to.

If You Have Any Complaints

Should you have a complaint about the service provided to you:

1. Contact your adviser and tell them of your complaint.
2. If your complaint is not satisfactorily resolved within 30 days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.


Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001


1800 931 678 (Free Call)


info@afca.org.au


www.afca.org.au

The Australian Securities & Investments Commission (ASIC) also has a free call Infoline on 1300 300 630 which you may use to make a complaint or obtain information about your rights. If the complaint is of an ethical nature, you can contact the Financial Advice Association Australia (FAAA) at GPO Box 4285 Sydney NSW 2001.

Professional Indemnity Insurance

We have arrangements in place to ensure we continue to maintain Professional Indemnity Insurance. This provides indemnity for DMG Financial Planning Pty Ltd, our Representatives, Directors, and employees. These insurances cover even if one of our employees has ceased to work for us.

Privacy

We collect, use, disclose and maintain personal information, including sensitive information, so we can administer our client relationships and provide financial products and services. Personal information may include details of your financial situation, needs, and objectives.

We may disclose your information to other parties such as product providers as required to lodge applications, or as required by law (e.g. by the ATO or enforcement agencies).

DMG Financial Planning respects and upholds your rights to privacy protection under the Australian Privacy Principles contained in the Privacy Amendment Act 2012. Our Privacy Policy contains information on how you may access or request to correct your personal information, as well as information on procedures for making a complaint about a breach of the Australian Privacy Principles.

For more information about privacy issues in Australia and protecting your privacy, visit the Office of the Australian Information Commissioner's website www.oaic.com.au

We may seek your authorisation and/or consent via digital signatures, which may include but not be limited to; email, digital signature email technology and secure portal. If you wish to withdraw your consent to use any of these technologies, please contact us at fp@dmgpartners.com.au with the specifics of your request.

We use a third-party offshore outsourcing service, Qwrk Outsourcing (formally SMSF Paraplanners), to provide services to you. Any overseas disclosure does not affect our commitment to safeguarding your personal information and we will take reasonable steps to ensure any overseas recipient complies with the Australian Privacy Principles or stricter privacy regime.

Our privacy policy is available on our website at www.dmgpartners.com.au or on request.

Anti Money Laundering/Counter Terrorism Financing Act (AML/CTF)

As a financial services provider, we have obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 and associated Rules. These obligations require us to undertake customer due diligence, which may include verifying your identity, understanding the nature and purpose of your relationship with us, and obtaining information about the source of your funds or wealth where appropriate.

We may also be required to undertake ongoing monitoring and request additional information or identification from you from time to time to meet our AML/CTF obligations.

Any personal information collected for these purposes will be handled securely and in accordance with our privacy obligations.