# FINANCIAL SERVICES GUIDE

KPS WEALTH

Protect. Grow. Prosper.

V.15 NOVEMBER 2026

kpswealth.com.au

***We are committed to providing a professional wealth management service that enables our clients to protect what matters, grow their wealth, and prosper in life***

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# WORKING WITH US

This Financial Services Guide is designed to give you an understanding of how KPS Wealth works, and help you to decide whether to use the services we offer.

This guide contains important information about:

- The services we offer you
- How we and our associates are paid
- Any potential conflict of interest we may have
- Our internal and external dispute resolution procedures
- How we handle your personal information

When we give you financial advice, this will be written in a "*Statement of Advice" (SoA)* and will include:

- Our fees and commissions
- Any associations we have that may influence the advice we give

When we recommend a financial product, we will provide you with a *"Product Disclosure Statement"* to help you make a decision about whether our recommendation is right for you.

IMPORTANT INFORMATION

KPS Wealth Pty Ltd is privately owned Australian Financial Services License Holder.

Our advisers are employed by KPS Wealth Pty Ltd as Authorised Representatives.

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1/62 Walker Street
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(T) 07 4771 6089

BRISBANE
Level 4/9 Sherwood Road
TOOWONG QLD 4066
(T) 07 3715 8415

# MEET THE TEAM

## ANTHONY CASTORINA

PARTNER - AR 1235898

Anthony has been in the Financial Planning industry for over 15 years and specialises in wealth management, superannuation and personal protection advice.

## JUSTIN PASCOE

PARTNER - AR 258517

Justin has over 25 years of experience in the stockbroking and financial planning profession, specializing in wealth creation and wealth management advice.

## MARK SPICER

PARTNER - AR 292830

Mark has over 20 years of experience in providing advice, and specialises in personal insurance and strategic advice.

## APRIL STAGG

WEALTH SPECIALIST

AR 1307256

April has spent 20 years in the finance and accounting industry and has a real passion to assist women in building their wealth and superannuation, as they juggle their careers and family life.

## ANDI GELLING

WEALTH SPECIALIST

AR 1301180

Andi has been in the Financial Industry since 2019 and enjoys helping individuals achieve their financial and personal goals through strategic planning of their wealth, superannuation, and personal insurances.

## HELEN CALLAGHAN

FINANCIAL ADVISER

AR 1248790

Helen has more than 20 years in the financial services industry, offering strategic, client-focused advice informed by extensive industry exposure and strong academic credentials. Her advice is designed to provide clarity, confidence, and long-term peace of mind.

# OUR SERVICES

## PROTECT

How we can help:

- Advise on insurances to provide for you in the event of death, illness or injury
- Work with you to define the outcomes you would want if the worst were to happen
- Compare and recommend products that align with your goals and objectives

We can provide advice on:

- Life insurance
- Income replacement
- Disability Insurance
- Trauma and critical illness insurance
- Keyperson insurance
- Buy sell agreements

## GROW

How we can help:

- Tailored investment advice that aligns with your situation and goals
- Review and advise on your current investments, including superannuation
- Provide ongoing wealth management services, including review and administration services

We can provide advice on:

- Deposit and savings products
- Investments in shares and managed funds
- Bonds and debentures
- Superannuation and retirement products

## PROSPER

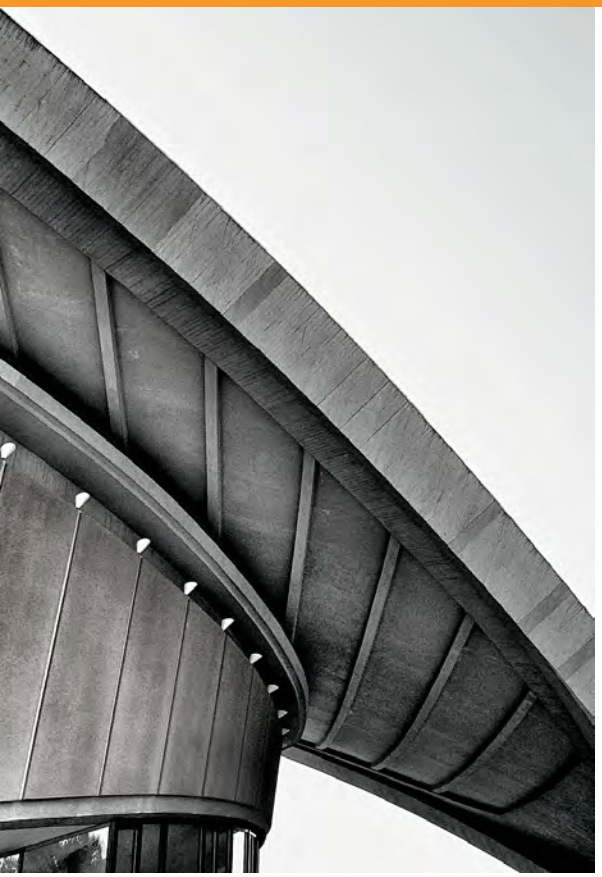
How we can help:

- Provide clarity on steps to take to achieve your goals
- Work with you to define what is important for your future
- Compare and recommend products that align with your goals and objectives

We can provide advice on:

- Cashflow and debt management
- Strategic investments structures
- Meeting future income needs
- Estate and tax implications

# COST AND REMUNERATION



## PROFESSIONAL ADVICE FEES

Where we provide professional advice, we will charge a fee for the service of preparing, presenting and implementing advice. We may also enter an ongoing advice agreement for ongoing advice services:

- Upfront Advice Fees: $4,450 - $9,800 Ongoing
- Advice Fees: $4,400 - $9,800 or up to 0.88% of funds under management (inclusive)

The cost of our advice is based on the complexity of the advice and the level of service requested. Before any service is commenced, we will let you know the scope of our work and cost of this service in writing.

## EXECUTION ONLY FEES

Where we provide execution only services (acting on your instruction), we may charge an hourly rate for the fulfilment of these services. The rate depends on the nature of the work (eg. administrative vs specialist services), and will be quoted in advance of any work being undertaken:

Hourly Rate: $275 - $495 per hour

## COMMISSIONS - LIFE INSURANCE

We may receive an upfront commission and an ongoing commission from the relevant insurer when we arrange and act as adviser on your insurance policy. This amount is paid by the insurer to us, and is not an additional cost to you

- Upfront Commissions: 0-66%
- Ongoing Commissions: 0-30%

## CLAIMS MANAGEMENT - INSURANCE

Completing major claims documentation and navigating the insurer's claim process can be difficult and complicated. The fee will only be payable on the successful outcome of the claim. The fee for this service will depend on the complexity of your situation, and may be charged as follows

- Fixed dollar amount; or
- An hourly rate; or
- A combination of both
- Indicative Range: $1,500 - $44,000

# COST AND REMUNERATION

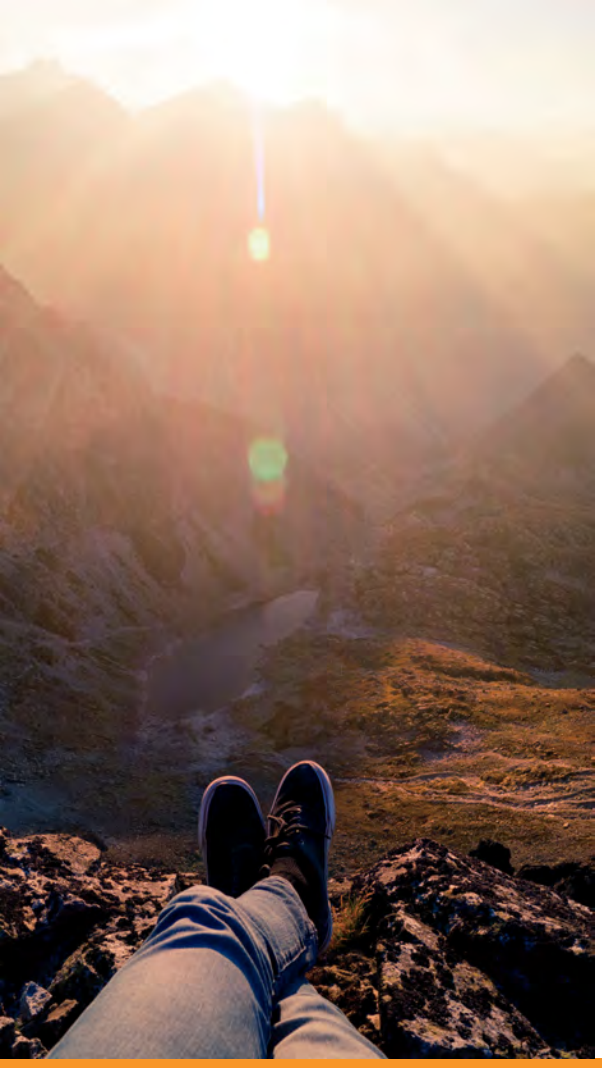
## BROKERAGE

Where we provide brokerage services, our standard transaction brokerage fees are:

- up to $15,000: 1.925% (minimum fee of $82.50)
- $15,001 - $50,000: 1.375%
- $50,001 onwards: 0.825%

## ADVISER REMUNERATION

Advisers employed by KPS Wealth are paid a salary and may receive additional benefits up to a maximum of 50% of any amounts received by KPS Wealth. These benefits are subject to meeting KPS Wealth assessment categories, including adherence to compliance and activity measures.



## PRODUCT FEES

Where we recommend specific products, these may be subject to fees and costs charged by the product providers themselves. These can be found in the applicable Product Disclosure Statement, and in your Statement Advice.

## OUR COMPLAINTS PROCEDURE

What to do if you are unhappy:

- Contact us to let us know your complaint. KPS Wealth is a member of the Australian Financial Complaints Authority (AFCA), and we will endeavour to resolve your complaint.
- If your complaint is not satisfactorily resolved within 20 days, contact Anthony Castorina on 07 4771 6089 or in writing.
- If the complaint can't be resolved to your satisfaction, you can refer the matter to AFCA. Their contact number is 1300 931 678.

AFCA have a 3 Stage Process:

- **Stage 1** AFCA facilitates discussions and negotiations between the parties.
- **Stage 2** conciliation; the parties come face to face with a conciliator from the AFCA national panel.
- **Stage 3** the independent adjudicator is requested to make a decision "on the papers" taking into account the relevant law, fairness and reasonableness.

***If your concerns involve ethical conduct, the Australian Securities and Investments Commission (ASIC) has a free-call Infoline on 1300 300 630, which you may use to make a complaint and obtain information about your rights***

## HOW WE HANDLE YOUR INFORMATION

We maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy is available on our website or by contacting us.

## ASSOCIATIONS & DISCLOSURES

**Referral Partnerships:** If you have been referred to us by a professional partner, we may make a payment to this partner in exchange for introducing us. Any such payments will be disclosed in writing to you in your SoA.

**Brokerage:** We will arrange for brokerage and execution services to be provided through CMC Markets Pty Ltd. Fees and charges paid to CMC Markets for providing these services will be paid from amounts charged under our brokerage agreements, and do not represent an additional cost to you.

**Research:** When we make product recommendations, we do so on the basis of research conducted by ourselves and/or third party service providers. We currently have arrangements in place with Morningstar and iRess for the provision of research services.

**How We use Technology (Including AI) to Support Your Advice**
At KPS Wealth, we sometimes use secure, AI-powered tools to help with tasks like financial modelling, research analysis, and preparing documentation. These tools allow us to work smarter, stay on top of the detail, and get things done faster so we can spend more time focusing on you.

Here's what's important to know:

- Any advice you receive is always reviewed by a real human – your adviser and we remain fully responsible for what's recommended.
- Where client information is involved, it's only ever used in secure systems that meet Australian privacy standards.
- We never use AI to make decisions for you, only to support the advice process behind the scenes.
- If you'd prefer that we don't use AI tools for your case, just let us know we'll happily tailor things to suit your comfort level.

We're committed to blending smart tools with our professional judgment keeping advice personal and You in control.

**Compensation & Insurance:** KPS Wealth Pty Ltd makes all reasonable steps to maintain professional indemnity and fraud insurance that meets the requirements for compensation arrangements.

# NOTES

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