Financial Services Guide

Version 9.0

Date: 8th August 2026

Not Independent

We do not meet the legal definition of Independent because we receive commissions for the advice we provide on life risk insurance products. Our advice on risk insurance is therefore not legally independent, impartial or unbiased. In all other cases, we charge you a fee for our advice services and do not receive commissions nor any other payments or benefits from financial product providers.

Financial Services Guide (FSG) Version:
9.0 8th August 2026

Licensee:
CommonCents Advice Group Pty Ltd
(AFSL 524454)

This Financial Services Guide (FSG) is authorised by CommonCents Advice Group.

Authorised Representatives:
CommonCents Financial Planning Pty Ltd
(ASIC# 457028 ABN 15 167 774 361)

Nicholas Girle	(ASIC# 395917)
Richard Brannelly	(ASIC# 454295)
Kim Klein	(ASIC# 229082)
James Ballin	(ASIC# 448674)

The Authorised Representatives act on behalf of CommonCents Advice Group who is responsible for the services that they provide.

CommonCents Advice Group Pty Ltd is committed to the highest possible standards of ethical conduct in delivering financial advice that is valuable and life changing. Our advisers are experienced professionals who consistently deliver world class contemporary advice and are supported by a professional team dedicated to a great client experience.

All CommonCents Advice Group Pty Ltd advisers are members of the Financial Planning Association, the professional body representing qualified financial planners in Australia. Additionally, all our advisers adhere to strict standards in terms of ethics, conduct and continuing professional development under the Financial Adviser Standards as set by Treasury.

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Phone: 1300 376 781
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Purpose of this FSG
This FSG will help you decide whether to use the services that we* offer. It contains information about:

- Who we are and how we can be contacted
- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services.

* In this document 'we' refers to the Authorised Representatives as set out above.

Our services
We are authorised by CommonCents Advice Group Pty Ltd to provide strategic financial advice in relation to:

- Wealth Accumulation
- Income & Asset Protection
- Tax Strategies
- Superannuation
- Retirement & Redundancy Planning
- Estate Planning
- Government Benefits
- Debt Management

and to deal in the following financial products:

- Superannuation and SMSF
- Managed investments including IDPS
- Securities (direct shares)
- Deposit products
- Personal risk insurance
- Margin lending

CommonCents Advice Group Pty Ltd does not and is not licensed to provide financial product advice on General Insurance Products.

The financial advice process

We recognise that the needs, objectives, and personal circumstances of each client are different.

Where we provide personal advice, we will take the time to understand your needs, objectives, and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice (SoA) which you can take away and read.

The SoA will explain the basis for our advice, the benefits to you, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

We will provide you with a Product Disclosure Statement for any financial products we recommend other than securities. This contains information to help you understand the product being recommended.

We strongly encourage you to ask questions about our advice and the financial products we recommend.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice it will be documented in a Record of Advice (RoA) that we will provide to you. You can request a copy of any SoA or RoA document, at any time up to 7 years after the advice is provided.

Fees

We believe in the principals of free, prior, and informed consent when it comes to paying for professional financial advice. This ensures that you know clearly what you are paying for our advice, irrespective of any financial product you use, and ensures all recommendations are driven solely by your needs and goals.

All fees are payable to CommonCents Advice Group Pty Ltd. Fees can be paid via direct debit from your bank account or credit card, or in some cases we will seek your consent to deduct fees from your superannuation or investment account.

Initial Fees

The initial fees includes all meetings with you, the time we take to determine our advice and the production of the SoA. It is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

If you decide to proceed with our advice, we may charge an implementation fee for the time we spend assisting you with implementation. We will agree the fee with you before providing you with advice. Our Initial Fees and implementation fees range from $1,650 to $22,000 including GST.

Annual Fees

Our annual fees for further advice and support depend on the benefits that we provide to you. The fee will be an agreed fixed fee for a term of one year or less. It may be paid monthly in instalments or 12 months in advance.

Each year, we will seek your re-engagement on the services to be provided for the coming 12 months and what the new fee will be.

If we or you choose not to re-engage then you will pay no further advice fees to us and we will deliver no further advice or support. Our Annual Fees range from $5,500 to $22,000 including GST.

Variations

If the advice fees applicable to your situation fall out of these ranges then we will seek your agreement before proceeding.

Insurance Commissions

For *new* insurance products after the 2nd April 2025 we may receive up to 66% of the first year's premium as a commission. In following years, we can continue to receive up to 22% of each year's premium. This means that if a first year's premium is $1,000 we could receive up to $660 in the first year and up to $220 each year after.

For *existing* insurance clients prior to the 2nd April 2025 an ongoing commission of between 0% and 33% of the annual premium for as long as you hold the product may be paid to CommonCents Financial Planning. Depending on when the policy commenced, we may receive up to 130% of a premium for any policy additions or increases.

Ongoing commissions may cover future claims support and basic administrative support that may be provided by CommonCents Financial Planning - but does **not** entitle you to ongoing financial advice or review services. Insurance commissions are paid to us by the product provider. For example on an existing insurance policy, if your premium was $1,000, we could receive an ongoing commission of up to $330 per annum.

Other Benefits

We may receive other benefits from product providers such as professional development, meals and entertainment. Details of any benefits received will be maintained on a register which is available to you on request.

Our associations & relationships

CommonCents Advice Group Pty Ltd receives insurance commissions and as a result, we are not legally able to refer to ourselves or our advice as 'independent', 'impartial' or 'unbiased'.

Otherwise CommonCents Advice Group Pty Ltd has **no** relationship or association with any financial product provider and deals with all providers at arm's length. We believe that we act only for you our client and will always be an advocate for your needs acting solely in your interests.

You may be referred to an external specialist to receive further advice. We do not receive any referral fees or commission for introducing you to the specialist. You are free to engage your own preferred professionals.

Adviser Remuneration

All advisers earn a salary and may receive a performance bonus which is based on a number of key performance indicators across the business.

Nicholas, Richard & Kim are the owners of the practice and they share in any profits that the practice makes.

Making a Complaint

We endeavour to provide you with the best advice and service at all times. If you are not satisfied with our services, then we encourage you to contact us. Please call us, send an email or put your complaint in writing to our office. There is information on our website about how we deal with complaints.

If your complaint has not been resolved satisfactorily within 30 days, you may escalate your complaint to the Australian Financial Complaints Authority (AFCA). You can contact AFCA on 1800 931 678 or www.afca.org.au. AFCA provides a fair and independent complaint resolution service which is provided to you free of charge.

You may also contact the Australian Securities & Investments Commission (ASIC) on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

CommonCents Advice Group Pty Ltd is required under section 912B of the Corporations Act to hold Professional Indemnity insurance for the financial services that it and its current and past representatives provide.

Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information. You can contact The Privacy Commissioner on 1300 363 992 or email them at privacy@privacy.gov.au

Our Privacy Policy is available on request and on our website www.commoncentsfp.com.au/privacy .

Adviser Restrictions

Credit advice

The range of available lending products is so wide we believe a specialist is necessary. As a result we are unable to recommend a specific lending product or provider and are also unable to assist with a credit application. We recommend speaking with a licensed professional lending broker who has a deep understanding of the available loan products and can recommend a solution suited to your needs and circumstances.

Taxation

A Tax (Financial) Advice service is provided in the context of the advice provided by financial adviser under an AFSL and the part of financial advice that interprets and applies the tax laws (including tax, Superannuation and SMSF laws) to the personal circumstances of a client. Whilst we are registered as a Qualified Tax Relevant Providers, we are not registered tax agents and only provide services directly related to the nature of the advice provided to you. We recommend you consult a registered tax agent to confirm your taxation position for matters beyond the scope of this advice.

General Insurance

We are not licensed or qualified to advise on how best to cover your important assets. This is a specialised area often requiring professional advice outside our area of expertise.

Direct Property Advice

Direct Property Advice has been excluded from our advice as we are not licensed to recommend buying, selling, or retaining directly held real estate investments. Such investments might be included in our financial modelling for illustration purposes, but we accept no responsibility for the actual outcomes achieved.

Business Risk Management Advice

Business Risk Management advice to address ownership & revenue protection for business owners is a specialist area outside our experience and knowledge base.

Legal Advice

We are not qualified nor authorised to provide legal advice.

Approved Product List (APL)

We can only recommend financial products that are on the Licensee APL, unless special approval is sought based on research that it is the best product to suit your needs. This may occur when:

•Your existing product is the best product to meet your needs, or

•You have requested a product which is not on the APL, or

•There is no class of product on the APL to cater for the subject matter of the advice.

Incomplete or inaccurate information

If you have not provided all the relevant information relating to your objectives, financial situation and needs, this advice may be based on incomplete or inaccurate information, and therefore may not be appropriate for you. You should consider the appropriateness of the advice contained in this SOA before acting on this advice.