SW

Accountants & Advisors

Take the lead

Financial Services Guide

Authorised for distribution by

ShineWing Australia Wealth Pty Ltd trading as SW Wealth

ABN 34 006 341 386

Australian Financial Services Licence Number 236556

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“We” and “us references in this document refer to the Licensee above and its Authorised Representatives

Contents

This Financial Services Guide (Guide) (Part 1) is an important document you should read, in conjunction with the separate 'Adviser Profile' Part 2 of this Guide provided to you which explains your adviser.

Both documents should be retained for your own records.

This Guide contains key information you should understand before deciding to accept any services we offer.

Financial Services Guide

This Financial Services Guide (Part 1) outlines the financial planning services we provide as your financial advisers.

The purpose of this Financial Services Guide (FSG) is to provide you with important information so that you can make an informed decision about using our services and must be read in conjunction with Part 2 (Adviser Profile).

The FSG contains information about:

- Our advisers
- Our services
- Our advice process
- Documents we provide you
- Our service costs
- Our remuneration and other benefits
- Any associations or relationships that could create a potential conflict of interest;
- Our commitment to resolving any concerns and ensuring you are satisfied with the services provided.

Lack of Independence

ShineWing Australia Wealth Pty Ltd (SW Wealth) is not independent, impartial or unbiased as we may receive commissions from insurance products and non-monetary benefits from financial product issuers. Whilst we always put your interests before ours when providing you with advice, by law we cannot call ourselves independent, unbiased, or impartial.

SW Wealth

Our advisers provide financial advice on behalf of ShineWing Australia Wealth Pty Ltd trading as “SW Wealth”, Australian Financial Services Licence Number 236556, ABN 34 006 341 386

Our advisers

Our financial advisers are highly experienced and highly qualified professionals and are authorised representatives of SW Wealth.

Our financial advisers have access to a broad range of investment research, technical, compliance and educational resources that support their expertise and technical knowledge in providing appropriate and considered advice.

The Adviser Profile (Part 2) details your financial adviser’s individual experience, qualifications and advice authorisations.

Financial Services Guide

Our services

SW is a firm that has enjoyed an 80+ year history of delivering exceptional service for Australian businesses. Over that time, we have built a reputation for our service, quality and commitment to the growth and success of our clients. We are proud to have created many long-standing relationships that have often extended into decades and sometimes generations.

SW Wealth can provide you with the specific financial services and products outlined below:

Financial services

- Strategic, tax-effective financial planning
- Financial modelling
- Retirement planning
- Superannuation and Self- Managed Super Fund planning
- Investment planning and management
- Debt management
- Estate and asset protection planning

Financial products

- Basic and Non-Basic Deposit products
- Government debentures, stocks or bonds
- Life Insurance products (risk insurance)
- Investment life insurance products
- Managed investment schemes, including investor-directed portfolio services
- Retirement savings account products
- Securities
- Standard margin lending facilities.
- Superannuation

Within the above categories, we offer a broad range of financial products from leading providers. We consider off-APL (Approved Product List) products only where you specifically request it, and we determine whether the product is in your best interests, in accordance with the Financial Advisers Code of Ethics. Where you currently hold products not on our APL, we will consider the suitability of you continuing to hold any existing products as appropriate and/or consider any specific product requests you may have.

Our advice process

Your financial adviser works with you to understand your needs, objectives, investment preferences and financial situation, then agrees a scope of advice consistent with those wishes and the services we can provide. We explain what you can expect from that scope, along with any limitations you need to be mindful of.

After thorough investigation and analysis, your adviser presents personal strategy and/or financial product recommendations in a Statement of Advice (SOA), aimed at improving your financial circumstances. The SOA explains the advice, why it is appropriate and how it's likely to benefit you, along with any risks, implications, fees, remuneration, benefits or associations relevant to the advice.

Life Insurance products (risk insurance)

Although SW Wealth is authorised to provide advice on risk insurance products, given the complexity and specialist nature of these products, SW Wealth does not provide personal advice in this area, and we will refer you to a specialist adviser in this area.

Electronic Disclosures

SW Wealth provides all required financial services disclosure documents electronically, either via links or attachments. We recommend that you download, save, or print these documents for your future reference. You have the right to change your communication preferences (opt out) or request a paper copy at no cost at any time.

Compensation Arrangements

SW maintains Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001, and subject to the policy's terms and conditions, this cover extends to the past conduct of authorised representatives and employees who have ceased working with SW Wealth, provided the work was undertaken during their period of engagement.

Financial Services Guide

Documents we provide you

Your financial adviser may meet with you several times to discuss your advice needs and assess the suitability of financial strategies and products prior to providing your written personal advice.

We will confirm your advice needs and our advice service offering in an Advice Engagement.

Your Advice Engagement will detail the scope of the initial or subsequent advice and services offered, along with the relevant costs for your consideration and acceptance before any work begins.

If your adviser provides you with personal advice that takes into account your objectives, financial situation or needs, you will receive a Statement of Advice (SoA). The SoA will contain the advice, the basis on which it is given and more specific information about remuneration and any associations that may have influenced the provision of the advice by your adviser and other relevant persons. If you receive further financial advice from your adviser, they will produce either another Statement of Advice or Record of Advice (RoA).

We will prepare a new Advice Engagement for any subsequent and/or additional services we agree on.

You will receive the PDS with your SOA when you receive advice to acquire a financial product (other than direct shares).

The PDS includes important information about the recommended product, including its features, benefits, risks, and fees.

You should implement the advice only after taking the time to read and understand the SoA and PDS and should contact us if you have any questions about these key information documents.

Our service costs

Depending on your initial and subsequent advice and/or investment management review needs, we quote our professional services as a flat, fixed dollar amount. All costs are quoted inclusive of GST and agreed before your financial adviser commences any work.

We determine our flat-dollar fees based on the scope of advice, complexity, and time involved. Our costs are quoted in two distinct stages:

1. Initial Advice; and
2. Subsequent advice and/or portfolio management services.

Initial advice services

We charge a flat fee to prepare, deliver, and implement our advice. The fee for our Initial Advice services ranges from $3,300 to $33,000.

Subsequent advice

We do not actively offer annual ongoing advice engagements; however, if you require this service, please ask us.

Any review advice and/or services will also be charged on a fixed-fee, fixed-term basis, based on the time and complexity involved. We will do our best to factor in any anticipated advice needs into your advice review cost.

However, unanticipated advice needs may require a new Advice Fee Engagement and a revised cost before we commence additional work.

Portfolio management

Portfolio Management services involve ensuring that your investment portfolio remains appropriate to your current investment objectives, financial circumstances, risk profile, and asset allocation.

Portfolio Management services are also charged on a fixed-fee, fixed-term basis based on the time and complexity involved.

Professional service costs

We charge professional service rates per hour based on the expertise and/or seniority of personnel.

Financial Adviser: Ranges from $550 to $880 per hour

We charge execution-only, no-advice transactions at fee-for-service rates based on the time and personnel required.

CPI

Any flat-dollar, fixed-term fees may be increased by a percentage based on the Consumer Price Index (CPI).

We will advise you of the increased fee each year when we issue a new Advice Fee Engagement letter.

Financial Services Guide

Our remuneration and benefits

How SW Wealth is paid

SW Wealth is paid solely by the fees you agree to with us in your Advice Engagement. We are a fee-for-service business. With the exception of legacy insurance commissions we may receive, we do not receive any other commissions from any financial product issuer, credit provider or platform.

How SW Wealth advisers are paid

SW Wealth financial advisers are remunerated by way of salary. Advisers may also be eligible for an annual cash bonus and non-monetary benefits (for example, training, professional development, and recognition awards). Any bonus and non-monetary benefit is subject to the adviser meeting balanced performance criteria that align with the Financial Advisers Code of Ethics, including quality of client outcomes, technical competence, ongoing training and compliance obligations.

Commissions received from product providers

SW Wealth may continue to receive ongoing commission for clients who previously received personal insurance advice, where SW Wealth remains the "servicing" adviser on the policy. These ongoing commissions are paid by the insurance product provider based on a percentage of the insurance premium and range up to 33% of the annual premium.

Referral arrangements

Where we refer you to a third-party specialist (for example, a personal risk-insurance adviser, a mortgage broker, an accountant or a solicitor), SW Wealth does not receive any fee, commission, referral payment or other benefit for that referral. Any fees for services provided by the specialist will be agreed directly between you and that specialist.

If any referral fee or otherwise applies, details of such arrangements will be disclosed in your Statement of Advice.

Other associations, benefits and commissions

Our financial advisers may also receive additional benefits, including assistance with marketing expenses, complimentary or subsidised attendance at conferences, and other rewards such as gift vouchers, tickets to sporting events, and invitations to social events that are below $300. SW Wealth maintains a register of these benefits, you may request a copy for this register.

Your Adviser may discuss or provide advice on investments which they may hold in their own personal portfolios.

Related bodies corporate and associations with product issuers

SW Wealth has commercial relationships Evidentia Group Pty Ltd for the management of the SW Managed Portfolios. Evedentia Group receives a management fee from the SW Managed Portfolios - if this applies to you it will be disclosed in your SOA.

SW Wealth does not receive any direct remuneration or fees in relation to the management of the SW Managed Portfolios.

SW Wealth is a related body corporate of SW Accountants and Advisors, which provides accounting and tax services. Where you receive services from SW Accountants and Advisors this will be via a separate engagement and not under the financial services of SW Wealth.

SW Accountants and Advisors has a Joint Venture partnership with TWD Licensee Services Pty Ltd and it will receive a share of profits generated by this joint venture business.

Director profit share

Daniel Minihan, as a director and shareholder of SW Wealth, SW Accountants and Advisors and is entitled to revenue and profits from these entities.

Communication, Payments and Referrals

Client instructions

You may give us instructions in person, by phone, email or through our secure client portal. To arrange financial products and services on your behalf, we rely on your signature or written word consent as your authority. We may also authenticate request with you verbally.

Please note that your written instructions will be deemed to have been received by us at the time your financial adviser reads the instruction and not the time you sent it. If you are working within tight time frames, please contact your financial adviser directly and alert them to your request.

There may be special instruction requirements for some products and services, and these will be explained in the relevant PDS. We will try to execute all such instructions on the day of receipt. However, we cannot always guarantee same-day processing.

Payment methods

When we send you an invoice (e.g. for the preparation of initial advice), you can select any of the payment methods detailed on the invoice that is most suitable to you. You can pay by cheque or electronic funds transfer (EFT). Please note we are prohibited from receiving cash. Alternatively, with your signed consent and where appropriate, you can choose to have fees deducted from your investment or superannuation account by the platform/administration provider.

Privacy statement

We aim to protect and maintain the privacy, accuracy and security of the personal and financial information you share with us. Keeping this information private is very important to us.

If you want to access your personal information at any time, please let us know.

Privacy and security of your information is important to us. We need to request your information to ensure we provide you appropriate advice and assistance with your financial planning needs.

We are required, pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF) and its corresponding rules and regulations, to implement certain client identification processes.

We may be required to obtain information about you at the time we provide financial services and at other times to meet our legal obligations. We have certain reporting obligations pursuant to the AML/ CTF Act, and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us. We may not be able to provide you with services if you are unwilling to provide this information.

We collect, hold, use and disclose your personal information in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles.

Our current Privacy Policy is available at www.sw-au.com under Wealth Management and sets out how we handle your personal information and how you can access, correct or make a complaint about it.

Our commitment to you

SW Wealth and your advisers endeavour to provide you with quality advice and services. If you have any concerns, we are committed to resolving them fairly and as quickly as possible.

If you have a complaint or concern about the service provided to you, we encourage you to take the following steps.

Contact SW Wealth about your concern by writing to:

Daniel Minihan
Director, SW Wealth
P 03 8635-1800
E dminihan@sw-au.com

We will acknowledge your complaint within one business day (or as soon as reasonably practicable) and will provide our Internal Dispute Resolution (IDR) response within 30 calendar days.

If you require our complaints process in an alternative format or a support person to assist, please let us know.

Further information on our complaints policy is available on our website at https://sw-au.com/Welath Management/Complaints

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

W: www.afca.org.au
T: 1800 931 678 (free call)
E: info@afca.org.au

In writing to:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

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