18 AUGUST 2025
Version 1.4

FINANCIAL SERVICES GUIDE (Part 1)

ABLE FINANCIAL SERVICES
AS LICENSEE FOR
HEALTH & FINANCE
INTEGRATED T/A ABLE FS

PURPOSE OF THIS FINANCIAL SERVICES GUIDE

You have the right to ask us about our charges, the type of advice we will provide you, and what you can do if you have a complaint about our services.

This Financial Services Guide ("FSG") is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. The matters covered by the FSG include:

- who we are and how we can be contacted,
- what services we are authorised to provide to you,
- how we (and any other relevant parties) are remunerated,
- details of any potential conflicts of interest, and
- details of our internal and external dispute resolution procedures, along with how you can access them

WHO WILL BE PROVIDING THE SERVICE TO ME?

Licensee: Able Financial Services Pty Ltd (Able FS)
ABN: 27 646 319 164
Australian Financial Services Licence Number: 530596 Address:
Shop 6, 23 Hassall Street, Parramatta NSW 2150 Tel No: 1300 10 44 99

Able FS is responsible for the advice that is provided to you by its Authorised Representatives. Health & Finance Integrated is a Corporate Authorised Representative (CAR) of Able Financial Services. Your advisers are appointed as authorized representatives of Able FS. For an introduction to our advisers, please refer to Part 2 - Adviser Profile.

WHO DO YOU ACT FOR WHEN YOU PROVIDE FINANCIAL SERVICES FOR ME?

Health & Finance Integrated acts for you and Able Financial Services Pty. Ltd is responsible for the financial services provided to you.

HOW CAN I PROVIDE INSTRUCTIONS TO MY FINANCIAL ADVISER?

You may specify how you would like to give us instructions, for example, by telephone, in writing, or email. If we execute your transactional instructions in instances where you have declined the offer of personal advice, you will be required to sign a letter confirming the instruction was execution-only.

However, for your own protection, you should never:

- sign any blank forms or documents,
  nominate a financial adviser to receive statements or records where you do not also receive a copy,
- or
  appoint a financial adviser generally to act as your agent or authorised signatory.

FINANCIAL SERVICES WE ARE AUTHORISED TO PROVIDE AND TYPES OF PRODUCTS THOSE SERVICES RELATE TO

GENERAL

- Wealth Accumulation Superannuation
- Retirement Planning
- Wealth Protection including insurance Tax Strategies
- Debt Management
- Cashflow Management

SPECIALISED

- Superannuation Claims (incapacity)
- Medical Retirement Planning Trustee
- Support Services
- Estate Administration and Planning
- Centrelink (DSP, Carer, Aged Pension)
- Expert Witness Reports (Trustee & Guardian, Divorce)
- Special Disability Trusts & Protective trusts
- Claims handling and assessment of liability under an insurance contract.

TYPES OF FINANCIAL PRODUCTS WE CAN DEAL IN

- Basic deposit and payment products
- Government debentures, stocks or bonds Interests in Managed Investment
- Schemes, including Investor Directed Portfolio Services
- Retirement Savings Accounts
- Superannuation products
- Self-Managed Superannuation Funds
- Securities (direct shares)
- Standard margin lending facilities
- Insurance & Risk Investment Products

Lack of Independence

Our firm is not independent, impartial or unbiased because we may receive commissions from life insurance products already in place or when you request we do so. Under the law, this means we do not meet the strict definition of independence.

PORTFOLIO MONITORING

Internal databases are maintained detailing clients' investments that were recommended by us. This does not constitute portfolio monitoring. Portfolios are reviewed on an agreed frequency and at least annually, subject to the client's discretion.

ADVICE PROCESS

DEFINING THE SCOPE OF ENGAGEMENT

As your financial planners, we should explain to you the process that we will follow, find out your needs and make sure we can meet them. We will confirm to you whether we are the right professionals to meet your objectives, as well as any costs and fees that will be incurred.

IDENTIFYING YOUR GOALS

We will work with you to identify your short and long term financial goals – this stage serves as a foundation for developing your plan.

ASSESSING YOUR FINANCIAL SITUATION

Your financial planner will take a good look at your position – your assets, liabilities, insurance coverage and investment or tax strategies.

PREPARING YOUR FINANCIAL PLAN (Statement of Advice)

Your financial planner will recommend suitable strategies, products and services, and will provide answers to any questions you may have.

IMPLEMENTING THE RECOMMENDATIONS

Once you're ready to go ahead, your financial plan will be put into action. Where appropriate, your financial planner may work with specialist professionals, such as an accountant or a solicitor.

REVIEWING THE PLAN

Your circumstances, lifestyle and financial goals are likely to change over time, so it's important that your financial plan is regularly reviewed, so that we can help make sure to keep you on track.

WHAT DOCUMENTS WE ISSUE YOU

Statement of Advice: This document communicates our advice, product recommendations (if any), reasoning and analysis and how they meet your goals and objectives, along with fees payable to us, as well as fees charged by the providers we recommend.

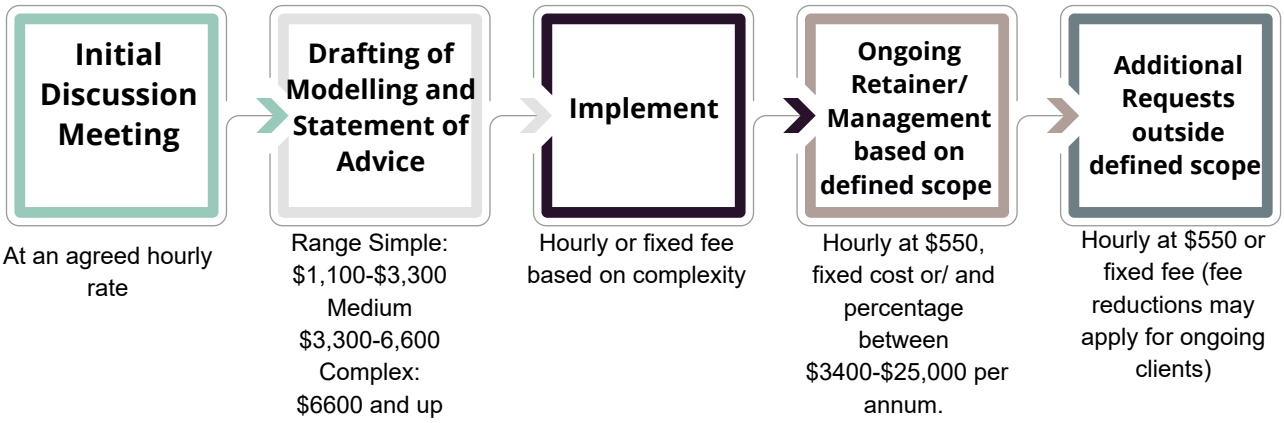
Record of Advice: This document is usually issued by us as soon as practical after a review of your situation. It communicates our advice, product recommendation (if any), investment changes and commentary on progress. If no changes are recommended, we may record this to be the case and write to you confirming this outcome. We usually undertake a review at least annually depending on your service level and needs.

We retain your records for up to 7 years. If you need to access certain information which you sent to us, you may write to us and indicate your request.

FEES THAT YOU PAY FOR THE FINANCIAL SERVICES WE PROVIDE

We are paid by you when you engage with us. Prior to working with us, you will be given a **Scope and an Estimation for you to approve**. Generally, we are paid either hourly, fixed fee or retainer or a combination based on your needs and the complexity and value of the advice. You will be issued with a Statement of Advice when required.

For the latest update on our fee structure and other additional information, please refer to our Professional Fees Schedule.



Initial Discussion Meeting:
To give both parties peace of mind, a discovery meeting is offered and is charged at a fee (for details on price structure, please refer to our Professional Fees Schedule). Should you choose to engage as a client, the fee is rebated against the cost of further work we quote you.

Drafting, Modelling & Statement of Advice
Fees are charged for our initial advice and the preparation of an SoA. Fees are based on the complexity of the advice provided (please see our Professional Fees Schedule for details).

You will be sent an invoice and payment is required within 14 days from the invoice date. Please note that my initial advice fees still apply regardless whether you choose to implement the advice or not.

Implementation fees
If you proceed with the advice given and additional work is required for implementing that advice, we may charge to cover the costs associated with implementing the recommendations in your SoA.

The fee is calculated on an hourly rate, depending on the seniority of the staff.

Execution-only service or ad hoc advice fees
Fees for execution-only services and ad hoc advice may be charged at an hourly rate (please see our Professional Fees Schedule for details), depending on the complexity of the work involved. An estimate of the time required will be provided and agreed upon prior to commencing the work.

HOW YOUR ADVISER IS REMUNERATED

Your adviser is paid a salary and bonus by their employer. Reasonable expenses may also be paid such as business related travel, education and professional memberships.

HOW OUR AUTHORISED REPRESENTATIVES ARE REMUNERATED

Our authorised representatives are paid when you agree to pay fees for services you agree to. We do not accept commissions from product providers with the exception of life insurance where you may nominate we do. However, in some occasions, we will receive commissions for products already in place. We may rebate those to you in full or offset against other fees at our discretion. We do not receive referral fees.

REFERRAL ARRANGEMENTS

We may refer you to a mortgage broker or financial institution. If you use their services, a referral payment may be made **by that provider to our Australian Financial Services Licensee (licensee)**. It is **not paid to your financial planner.**

- **Why we might refer you:** for example, you're paying an uncompetitive interest rate or you want options that better fit your goals.
- **How we're paid:** the licensee may receive a **fixed fee,** a **percentage of the upfront commission**, a **percentage of any ongoing commission**, or a **combination.**
- **How much:** the amount varies and could be **up to 50% of the commission** earned by the provider, or a set fee.
- **Cost to you:** you won't be charged extra by us because of this arrangement.
- **Independence of advice:** the referral **does not require us to recommend** the provider's products and **does not influence our advice.**
- **Your disclosure:** if you proceed, we'll tell you **in writing** the **actual amount** (or a reasonable estimate) the licensee will receive **before you go ahead.**
- **Who we have arrangements with:** We have a referral arrangement with several institutions and this varies from time to time. For the latest list please enquire with us.

OTHER REMUNERATION INFORMATION

Able Financial Services may receive assistance from Platform Operators or Product Issuers for training sessions. It may also receive 'small one off' benefits and these will be recorded in a Register of Benefits which you may request to view.

We do not accept other remuneration for referrals we make or receive.

Able Financial Services charges its authorised representatives a fixed monthly fee and incidental charges (subject to change without notice) to cover the services and activities of the Licence. This fee is deducted from the fees you pay to us before they are passed onto the Corporate Authorised Representative.

HOW TO MAKE A COMPLAINT

We aim to provide quality advice and services at all times. If for any reason you are not satisfied with our services, please follow the steps outlined below:

1. Call us on 1300 10 44 99 or write to
manager@ablefs.com.au
Able Financial Services
Shop 6, 23 Hassall Street.
Parramatta NSW 2150

2. If we are unable to resolve the complaint to your satisfaction, you may refer the complaint to the Australian Financial Complaints Authority (AFCA).

AFCA provides a fair and independent financial services complaint resolution service that is at no cost to you. You can lodge your complaint with AFCA online, by email or by phoning them.

Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678

You can also make a complaint to the Australian Securities and Investments Commission (ASIC) by contacting their information line on 1300 300 630 or use their service to find out more about your rights.

We hold Professional Indemnity insurance for the services provided by our representatives.

HOW WE CARE FOR YOUR DATA

The privacy of your personal information is important to us.

1. Your representative will ask you many questions. Why is so much information required?

We collect your personal information to enable us to provide you with the products and services that are appropriate to your needs. Under the following Australian laws we may be authorised or required to collect your personal information:

- Corporations Act 2001,
- Australian Securities and Investment Commissions Act 2001,
- Anti Money Laundering and Counter-Terrorism Financing Act,
- Taxation Administration Act 1953,
- Superannuation Guarantee (Administration) Act 1992 and
- Superannuation (Unclaimed Money and lost members) Act 1999
- As those acts are amended and any associated regulations. From time to time, other acts may require, or authorise us to collect your personal information.

We are required to collect sufficient information to identify a person's needs, objectives and financial circumstances so that we can provide appropriate financial advice.

We will gather the information by asking you numerous questions about you and possibly your family. We will record this information. We endeavour to retain accurate, complete and up to date personal information about you so we will ask you to review the information from time to time.

If the information you provide to us is incomplete or inaccurate, this will impact our analysis of your requirements and may result in advice that is not appropriate to your needs and circumstances. If this does occur, you will need to make your own assessment concerning the appropriateness of our advice.

At times, we may collect personal information from someone other than yourself and you may not be aware that we collect or have collected this information.

2. Access and correction

You may (subject to permitted exceptions) access and update your information by contacting us. You may access the personal information we retain and request corrections. This right of access is subject to some exceptions allowed by law. We will give you reasons if we deny access, although we will endeavour to ensure that all the personal information about you that we hold is up to date and accurate. The accuracy of the personal information is dependent to a large degree on the information you provide and you should advise us if there are any errors in your personal information.

3. Providing personal information

We may provide personal information to:

- organisations (who are bound by strict confidentiality) to whom we outsource certain functions such as our auditors. In these circumstances, information will only be used for our purposes;
- other professionals such as solicitors, accountants and stockbrokers when a referral is required;
- entities based overseas (see below for details);
- third parties when required to do so by law, e.g. legislation or Court Order.

4. Overseas disclosure

Sometimes we need to provide personal information to or get personal information about you from persons located overseas. For example we may outsource a function involved in the financial planning business to someone based overseas. Nevertheless, we will always disclose and collect your personal information in accordance with Privacy Principles.

5. Identifiers

Although in certain circumstances we are required to collect government identifiers such as tax file numbers, Medicare numbers or pension card numbers, we do not use or disclose this information other than when required or authorised by law, or unless you have voluntarily consented to disclose this information to any third party. We may use trusted third party identification providers to verify your identity.

6. Dealing with us anonymously or using a pseudonym

The nature of the provision of financial services does not lend itself to treating customers with anonymity. All transactions require personal information about the individual for whom the transaction is being completed. However, in some instances, we may be able to provide information or a service anonymously or to you under a pseudonym, such as, for example, making enquiries about products from a potential client.

You can deal with us anonymously where it is lawful and practicable to do so.

7. Marketing Practices

Every now and then we might let you know, via mail, SMS, telephone or online, about news, products and services that you might be interested in. We will engage in marketing unless you tell us otherwise. At any time, you can contact us to update your marketing preferences.

8. Sensitive Information

Without your consent, for example, where information is provided by you for insurance and or risk purposes, we will not collect sensitive information about you. Exceptions to this include where the information is required by law, or for the establishment, exercise or defence of a legal claim.

Part 2 ADVISER PROFILE

Date of Completion of Adviser Profile
21 October 2022

There are two parts to the Financial Services Guide (FSG). This Adviser Profile forms Part Two of your FSG and should be read in conjunction with Part One before making any decisions.

William Johns

William Johns is an Authorised Representative of Able Financial Services Pty Ltd, ABN 27 646 319 164 AFSL 530596. Shop 6, 23 Hassall Street, Parramatta NSW 2150
Tel No: 1300 10 44 99 Email: william@healthfinance.com.au

William is a Certified Financial Planner (CFP) and has been a multi-awarded adviser since 2006. For William's full bio, please click here: William Johns.

AUTHORISATIONS

- William Johns ASIC Authorisation Number 317216

QUALIFICATIONS AND MEMBERSHIPS

- Master in Disability Studies (Flinders University, Faculty of Health Sciences)
- Bachelor of Business (Applied Finance, Western Sydney University, School of Business)
- Certified Financial Planner (Financial Planning Association of Australia)
- SMSF Accreditation (Kaplan)
- Certificate IV in Finance & Mortgage Broking (Kaplan)
- Board Director and Chairman of the Professional Designations Committee, Financial Planning Association of Australia
- Full Membership, Trusts and Estates Practitioner (Society of Trusts & Estate Practitioners, London)
- Member, Australian Institute of Company Directors

FINANCIAL PRODUCTS AND SERVICES

William Johns is authorised by Able Financial Services Pty Ltd to provide financial advice on the following areas:

- Deposit and Payment Products
  -Non-basic deposit products
- Government Debentures Stocks or Bonds
- Life Products
  - Investment Life Insurance Products
  - Life Risk Insurance Products
- Managed Investment Schemes
  - Managed Investment Schemes, including investor directed portfolio services (IDPS)
- Retirement Savings Account Products
- Securities
- Superannuation
  - Superannuation - All
- Margin Lending Facility
  - Standard Margin Lending Facility

HOW IS YOUR FINANCIAL ADVISER PAID?

The fees and commissions payable to your adviser are explained in detail in part one of the FSG. Your adviser is paid a salary and bonus by their employer. Reasonable expenses may also be paid such as business-related travel, education and professional memberships.

Part 2 ADVISER PROFILE

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21 October 2022

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Paul Conte

Paul Conte is an Authorised Representative of Able Financial Services Pty Ltd, ABN 27 646 319 164 AFSL 530596. Shop 6, 23 Hassall Street, Parramatta NSW 2150
Tel No: 1300 10 44 99 Email: paul@healthfinance.com.au

Paul is a Financial Planner and has been an adviser since 2016. He also has 8 years of Corporate Accounting (Insolvency) and Fund Manager Accounting experience. For Paul's full bio, please click here: Paul Conte.

AUTHORISATIONS

- Paul Conte ASIC Authorisation Number 1238904

QUALIFICATIONS AND TRAINING

- Bachelor of Commerce (Accounting Major, La Trobe University)
- Advanced Diploma of Financial Planning (Kaplan Professional)
- Diploma of Financial Planning (Kaplan Professional)
- Tier 1 Compliance Solution - Margin Lending (Kaplan Professional)
- Self Managed Superannuation Funds (Kaplan Professional)

FINANCIAL PRODUCTS AND SERVICES

Paul Conte is authorised by Able Financial Services Pty Ltd to provide financial advice on the following areas:

- Deposit and Payment Products
  -Non-basic deposit products
- Government Debentures Stocks or Bonds
- Life Products
  - Investment Life Insurance Products
  - Life Risk Insurance Products
- Managed Investment Schemes
  - Managed Investment Schemes, including investor directed portfolio services (IDPS)
- Retirement Savings Account Products
- Securities
- Superannuation
  - Superannuation - All
- Margin Lending Facility
  - Standard Margin Lending Facility

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