HEALTH & FINANCE INTEGRATED

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HEALTH & FINANCE INTEGRATED · FINANCIAL SERVICES GUIDE

Financial Services Guide

Able Financial Services as licensee for Health & Finance Integrated

WHAT'S IN THIS GUIDE

PART	DOCUMENT	WHAT IT COVERS
Part 1	Financial Services Guide	Who we are, our licensee, the services we are authorised to provide, our advice process, fees and remuneration, complaints, ending our relationship and privacy.
Part 2	Adviser Profiles	Your individual adviser: authorisations, qualifications and the financial products they are authorised to advise on.
Part 3	Professional Fee Schedule	Clear pricing for strategic, personal and continuing advice, insurance remuneration, implementation, rates and payment.

Issued by Health & Finance Integrated Pty Ltd
ABN 72 165 510 618 · Corporate Authorised Representative No. 1293198
of Able Financial Services Pty Ltd · ABN 27 646 319 164 · AFSL 530596
Shop 6, 23 Hassall Street, Parramatta NSW 2150 · 1300 10 44 99

FINANCIAL SERVICES GUIDE · PART 1

Financial Services Guide

Our practice, our licensee and how we work with you.

SECTION 01

Purpose of this Financial Services Guide

This Financial Services Guide (FSG) is designed to help you decide whether to use the services we offer. It sets out who we are and how to contact us, the services we are authorised to provide, how we and any other relevant parties are remunerated, any conflicts of interest, and how to make a complaint. You have the right to ask us about our charges, the type of advice we provide, and what you can do if you have a complaint.

Our Financial Services Guide is made up of three parts given to you at the same time: this Part 1, which describes our practice and our licensee; Part 2 (Adviser Profiles), which describes your individual adviser and the products and services they are authorised to provide; and Part 3 (Professional Fee Schedule), which sets out our fees. Please read all three before you engage us.

SECTION 02

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 No. 530596. Address: Shop 6, 23 Hassall Street, Parramatta NSW 2150. Telephone: 1300 10 44 99.

Able FS is responsible for the financial services provided to you by its Authorised Representatives. Health & Finance Integrated Pty Ltd (HFI) is a Corporate Authorised Representative of Able FS, and your advisers are appointed as Authorised Representatives of Able FS. For an introduction to your adviser, see Part 2 – Adviser Profiles.

Who do we act for when we provide financial services?

HFI acts for you. Able Financial Services Pty Ltd is responsible for the financial services provided to you.

How can I give instructions to my adviser?

You may give us instructions by telephone, in writing or by email. If we carry out a transaction where you have declined the offer of personal advice, we will ask you to confirm in writing that the instruction was execution-only. For your own protection, you should never sign blank forms or documents, nominate an adviser to receive statements or records unless you also receive a copy, or appoint an adviser generally to act as your agent or authorised signatory.

SECTION 03

Financial services we are authorised to provide

As a Corporate Authorised Representative of Able FS (AFSL 530596), HFI is authorised to provide financial product advice on, and to deal in, the financial products listed below. Our advice concentrates on the specialised areas that follow. We are authorised to provide these services to both retail and wholesale clients.

Financial products we can advise on and deal in

Deposit and payment products (including deposit products other than basic deposit products); government debentures, stocks or bonds; interests in managed investment schemes, including investor directed portfolio services (IDPS);

retirement savings accounts; superannuation products, including self-managed superannuation funds; securities (direct shares); standard margin lending facilities; and life products (life risk insurance and investment life insurance products).

Our specialised areas

Superannuation incapacity (TPD) benefit strategy; medical retirement planning; trustee support services; personal injury payouts and compensation, estate administration and planning; Centrelink strategy (Disability Support Pension, Carer and Age Pension); expert witness reports (for trustees, guardians and family-law matters); and Special Disability Trusts and protective trusts.

General advice areas

Wealth accumulation, superannuation and retirement planning; wealth protection including insurance; tax strategies within our authorised scope; debt management; and cashflow management.

Tax (financial) advice

We can provide tax (financial) advice services as part of the personal advice we give, where your adviser is a qualified tax relevant provider authorised to do so – this is confirmed in their Adviser Profile (Part 2). We are not registered tax agents and do not provide tax agent services; where tax-return or tax-agent services are required, we coordinate with your accountant or registered tax agent.

Although licensed to do so, life insurance claims are handled by Claim Right Pty Ltd (ABN 22 620 726 301) ("ClaimRight"), a separate Corporate Authorised Representative of Able Financial Services Pty Ltd (AFSL 530596), under its own Financial Services Guide and fee agreement.

LACK OF INDEPENDENCE

Health & Finance Integrated is not independent, impartial or unbiased. This is because we, or our licensee Able Financial Services, may receive commissions on life insurance products – those already in place, or where you ask us to arrange cover. For this reason, under the Corporations Act, we do not meet the legal definition of independence.

Portfolio monitoring

We maintain internal records of the investments we have recommended. This is not portfolio monitoring like a share/stock broker would provide. We review portfolios at an agreed frequency and at least annually, subject to your instructions and the service you have engaged.

SECTION 04

Our advice process

We explain the process we follow, confirm your needs, and tell you whether we are the right professionals to meet your objectives and what it will cost before we begin. We then work with you to identify your short- and long-term goals; assess your position (assets, liabilities, insurance and tax); prepare and present your advice in a Statement of Advice; implement the agreed recommendations, working with your accountant or solicitor where appropriate; and review your plan over time as your circumstances change.

Documents we issue you

DOCUMENT	WHAT IT DOES
Statement of Advice (SOA)	Sets out our strategic advice, any product recommendations, our reasoning, and the fees payable to us and to any product providers we recommend.
Record of Advice (ROA)	Issued after a review; it records our advice, any product recommendation or investment changes, and commentary on progress, or confirms in writing where no change is recommended.

We usually review at least annually, depending on your service level and needs, and we retain your records for up to seven years.

SECTION 05

Fees for the financial services we provide

You pay us for the services you engage. We give you a written scope and fee before we commence any chargeable work within the agreed scope. We generally charge a fixed fee for an agreed scope of work or an agreed hourly rate. For some engagements, we may agree a fixed fee together with a percentage-based fee calculated by reference to financial products or portfolio assets to which our advice relates. When we charge a fixed or hourly fee, the value of your investments is not used to determine that component. Where a percentage-based fee applies, the applicable rate, the assets included in the calculation and the method of calculation are disclosed and agreed with you in writing. We do not charge a percentage-based fee on borrowed amounts used, or to be used, to acquire financial products where the borrowing is known to us or reasonably apparent from the information available to us.

The specific fees and current amounts that apply to you are set out in Part 3 – Professional Fee Schedule, which we give you with this FSG and confirm in your engagement documents before you proceed. Our initial advice fee applies whether or not you decide to implement the advice.

Ongoing services

Ongoing advice is provided under a written Ongoing Service Agreement, with your written consent to the ongoing fee renewed at least once a year. The agreement sets out the services you are entitled to and the fee that applies. You may end an ongoing arrangement in writing at any time; fees stop from the termination date and any fee for a later period is refunded or credited. Section 08 explains how either of us may end the relationship.

Paying fees from your superannuation

Where the law allows, an advice fee may be deducted from your superannuation account, but only for the portion of the fee with the required direct connection to personal advice about your interest in that fund. Any deduction remains subject to your applicable written consent, the trustee agreeing to the deduction and superannuation law. Your trustee decides whether to process a deduction and may cap, reduce or decline it; a signed agreement or consent does not require a trustee or product provider to pay us. We separately identify the amount charged to your superannuation account. Your proposal states any amount you would need to pay personally if a deduction is capped, reduced or declined.

SECTION 06

How we are remunerated

Your adviser

Your adviser is paid a salary and may receive a bonus from their employer, together with reasonable business expenses such as travel, education and professional memberships. Your adviser does not receive referral fees, and does not receive commissions other than life-insurance commission where you nominate that we receive it (see below).

Life insurance commissions

We do not accept commissions from product providers, except for life insurance where you may nominate that we do. By law, commission is capped at up to 60% of the first-year premium and up to 20% of premiums in later years, plus GST, and we obtain your informed consent before receiving commission on insurance issued or sold on or after 9 July 2025. Where we receive commission on a policy already in place, we may rebate it to you or offset it against other fees. Worked examples of commission amounts are set out in Part 3 – Professional Fee Schedule.

Referral arrangements

We may refer you to a mortgage broker or financial institution. If you use their services, that provider may pay a referral fee to our licensee, Able FS – it is not paid to your adviser. The licensee may receive a fixed fee, a percentage of the upfront or ongoing commission, or a combination, up to 50% of the commission the provider earns. The referral does not

require us to recommend that provider and does not influence our advice. If you proceed, we will tell you in writing the actual amount (or a reasonable estimate) the licensee will receive before you go ahead. Our referral arrangements vary over time – ask us for the current list.

Other benefits and licensee charges

Able FS may receive occasional small non-monetary benefits or training support from platform operators or product issuers; these are recorded in a Register of Benefits you may ask to see. Able FS charges HFI a fixed monthly licensee fee and incidental charges to cover the services of the licence; this is deducted from the fees you pay before they are passed to HFI. It is not an additional charge to you.

SECTION 07

How to make a complaint

We aim to provide quality advice and service at all times. If you are not satisfied, please tell us so we can put it right.

STEP	WHAT TO DO
Step 1 – Contact us	Call 1300 10 44 99 or write to manager@ablefs.com.au (Able Financial Services, Shop 6, 23 Hassall Street, Parramatta NSW 2150). We will acknowledge your complaint promptly and give you a written response within 30 calendar days.
Step 2 – Australian Financial Complaints Authority (AFCA)	If we cannot resolve your complaint to your satisfaction, or within the required time, you may refer it to AFCA, which provides independent complaint resolution at no cost to you. Online: afca.org.au · Email: info@afca.org.au · Phone: 1800 931 678 · Mail: GPO Box 3, Melbourne VIC 3001. You may also contact the Australian Securities and Investments Commission (ASIC) on 1300 300 630.

We hold Professional Indemnity insurance that satisfies our compensation obligations under section 912B of the Corporations Act, covering the financial services provided by our representatives, including work done by representatives who no longer act for us.

SECTION 08

Ending our relationship

Either you or we may end our relationship. This section explains how that happens, what you pay, and what happens to your records and any work in progress. Your engagement letter or Ongoing Service Agreement sets out the detailed terms that apply to you.

If you want to end the relationship

- **At any time, for any reason.** You may end any engagement or ongoing arrangement at any time by telling us in writing (email is fine). You do not need to give a reason.
- **Ongoing fees stop.** Ongoing fees stop from the date we receive your notice, or a later date you nominate. Any fee you have paid for a period after that date is refunded or credited pro rata within 30 days.
- **Work in progress.** If you end a fixed-fee engagement before it is complete, you pay only for the work done up to that date, charged at our hourly rates and capped at the agreed fixed fee. Once your advice has been presented, the advice fee is payable whether or not you implement it.
- **Automatic ending.** An ongoing arrangement also ends automatically if you do not renew your consent within 60 days of its anniversary date, and any consent to deduct fees from a product ends if it is not renewed. When that happens we stop providing ongoing services and charging ongoing fees. We will remind you before either date.

When we may end the relationship

We value long-term relationships and will only end one for a genuine reason. We may end our relationship with you, or decline further work, by written notice in situations including the following.

- **Abusive or unsafe conduct.** Threatening, abusive, harassing, discriminatory or intimidating behaviour towards our team, in person, by phone, in writing or online, or any conduct that puts their health or safety at risk. Serious cases are covered under Immediate termination below.
- **Breakdown of trust.** Where trust and confidence between us has broken down and we reasonably believe we can no longer act in your best interests. For example, persistent rejection of our professional judgement, repeated disputes about the agreed scope, or a relationship that both of us agree is no longer working.
- **Unpaid fees.** Where an invoice remains unpaid more than 90 days after its due date (see Overdue fees below).
- **Incomplete, inaccurate or misleading information.** Where you withhold information relevant to your advice, give us information you know is inaccurate, or do not respond to reasonable requests for information, so that we cannot meet our legal duty to act in your best interests.
- **Improper or unlawful instructions.** Where you ask us to do something unlawful, unethical or contrary to our professional obligations. Examples include backdating or altering documents; making misleading statements to an insurer, super fund trustee, Centrelink, the ATO or a court; accessing superannuation without a lawful condition of release; or signing or submitting documents without proper authority.
- **Identity checks and legal requirements.** Where you do not provide the information we need to verify your identity, or where we are required or permitted by law (including anti-money laundering law) to stop acting. In some cases the law does not allow us to tell you the reason.
- **Conflicts we cannot manage.** Where a conflict of interest arises that cannot be adequately managed. Examples include separation or divorce between joint clients, or a dispute between family members, trustees or beneficiaries we act for.
- **Services not being used.** Where, despite our reasonable attempts to contact you, you do not take up the reviews and services offered under an ongoing arrangement. We would rather end the arrangement than charge you for services you are not receiving.
- **Needs outside our scope or expertise.** Where your needs move beyond our authorisations or specialist expertise, or you repeatedly ask for services outside the agreed scope without agreeing to the fee for them. Where we can, we will refer you to a suitable professional.
- **Changes to our business.** Where HFI or your adviser stops being authorised, changes licensee, retires, or the practice is sold or transferred. We will give you as much notice as we can. We will not transfer an ongoing arrangement to another adviser or business without telling you first, and you may choose to end it instead.

Immediate termination

Some conduct is serious enough that we may end our relationship immediately, without warning or a notice period. This includes:

- **Serious abuse or threats.** Violence or threats of violence; serious verbal or written abuse; harassment or stalking; or sexual, racial or other discriminatory abuse directed at any member of our team or their families.
- **Major breach of trust.** Dishonesty or deception towards us, including fraud, forging or altering documents or signatures, deliberately giving us false information, or misusing our name, letterhead or advice.
- **Unlawful conduct.** Asking us to take part in, or help conceal, unlawful conduct, such as fraud against an insurer, super fund trustee, Centrelink, the ATO or a court, or money laundering.
- **Malicious allegations.** Making allegations about our team that you know to be false, or threatening to make them, in order to pressure us.
- **Legal or licensee direction.** Where the law, a regulator or our licensee requires us to stop acting for you.

Immediate termination takes effect when we send you a written notice by email or post. The notice will confirm that the relationship has ended and the date it took effect and, where the law allows, give the reason. Even in these cases we will still tell you about any time-critical matters we are aware of, refund any fees you have paid in advance for services not yet

provided, and give you copies of your records on request. Where the conduct involves threats or violence, all further contact must be in writing, and we may report the conduct to police.

Overdue fees

Our invoices are payable by the due date shown on the invoice. If an invoice is not paid:

WHEN	WHAT HAPPENS
14 days overdue	We send you a reminder.
30 days overdue	We send a second reminder and may pause non-urgent work. We will still tell you about any time-critical matters.
60 days overdue	We send a final written notice telling you that we may end our engagement if the invoice is not paid.
More than 90 days overdue	We may end all engagements and ongoing arrangements with you, stop acting for you, and refer the debt for collection. Where your engagement documents allow, reasonable debt-recovery costs may be added.

If you are experiencing financial difficulty, please contact us early, and we will consider a reasonable payment arrangement. If you dispute an invoice in good faith and have lodged a complaint with us or AFCA, we will put collection of the disputed amount on hold while the complaint is considered.

Capacity, authority and vulnerability

- **Decision-making capacity.** If we have reason to believe you may no longer be able to make your own financial decisions, we may pause acting on instructions until a valid attorney, guardian or financial manager is able to instruct us.
- **Concerns about third parties.** If we are concerned that someone may be exercising undue influence over you or financially abusing you, we may decline instructions from that person and, where the law permits, raise our concerns with an appropriate person or authority.
- **Death of a client.** Our arrangement ends on your death. Ongoing fees stop from the date we are notified, and we will work with your legal personal representative.

> MAKING A COMPLAINT WILL NOT END OUR RELATIONSHIP
>
> We will never end our relationship with you just because you have made a complaint, questioned our advice or fees, or exercised your legal rights. Complaints are handled under Section 07 in every case.

What happens when the relationship ends

- **Written confirmation.** We will confirm in writing that the relationship has ended, the date it takes effect and, where the law allows, our reasons. Except where immediate termination applies (see above), we will generally give you at least 14 days' notice.
- **Time-critical matters.** We will tell you about any deadlines or pending actions we are aware of, such as contribution cut-offs, insurance premium or claim dates, Centrelink reporting or pension payment requirements, so that you or your new adviser can act. Where practicable, transactions already submitted will be completed or handed over in an orderly way.
- **Fees.** Ongoing fees stop. Fees for work done and costs incurred up to the end date remain payable. Fees you have paid in advance for services not yet provided are refunded or credited pro rata within 30 days. We will ask product providers to stop any adviser fee deductions and to remove our adviser access.

- **Your insurance.** Ending our relationship does not cancel any insurance policy. Your cover continues on its existing terms, and you can ask for servicing of the policy to be transferred to another adviser.
- **Your records.** We keep your records for the period required by law (generally seven years). On written request, we will give copies of your Statements of Advice, Records of Advice and key documents to you or, with your authority, to your new adviser.
- **ClaimRight.** Ending your relationship with HFI does not end any separate agreement with ClaimRight, which is governed by its own terms.
- **Future engagements.** Where we end a relationship because of abusive conduct, improper or unlawful instructions or unpaid fees, we may decline to act for you in future.

SECTION 09

How we protect your privacy

The privacy of your personal information is important to us. We collect personal information so we can identify your needs, objectives and circumstances and provide appropriate advice. We may be authorised or required to collect it under laws including the Corporations Act 2001, the ASIC Act 2001, the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, and taxation and superannuation legislation. If the information you give us is incomplete or inaccurate, our advice may not be appropriate to your circumstances.

We may disclose your information to service providers bound by confidentiality (such as auditors), to other professionals (such as solicitors, accountants and stockbrokers) where a referral is required, to parties located overseas where we outsource a function (always in accordance with the Australian Privacy Principles), and to third parties where required by law. We do not use or disclose government identifiers except as required or authorised by law or with your consent. You may access and request correction of your personal information, subject to permitted exceptions, and you may opt out of marketing at any time. Our full Privacy Policy is available on request and on our website.