WEALTH DESIGNERS ADVISORY

Your partners in building & preserving what matters.

Private Wealth Financial Planning · Sydney & Brisbane

Financial Services Guide (FSG)

Issued by:

Wealth Designers Advisory Pty Ltd

ABN: 26 650 483 300 | AFSL: 562647

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Purpose of this Financial Services Guide (FSG)

Wealth Designers Advisory Pty Ltd · ABN: 26 650 483 300 · AFSL: 562647
issues this Financial Services Guide (FSG). Throughout this document, Wealth Designers Advisory is referred to as "we," "us," and "our."

It is essential to thoroughly review all sections of this FSG before making any decisions based on your circumstances and the advice provided.

This Financial Services Guide is designed to assist you in evaluating the suitability of Wealth Designers Advisory's services and your appointed adviser for your financial requirements. Within this guide, you will gain insight into our expertise, philosophy, and the comprehensive range of services we offer.

Should we provide formal financial advice, you might receive (but is not limited to):

- **Statement of Advice (SoA) —** A Statement of Advice (SoA) outlining the reasoning behind our advice, implications of our recommendations, and relevant fee details. It discloses our remuneration and any relevant associations.
- **Record of Advice (RoA) —** A Record of Advice (RoA) documenting any subsequent advice where there are no significant changes in your circumstances or the initial advice basis.
- **Product Disclosure Statement (PDS) —** A Product Disclosure Statement (PDS) elaborating on any recommended financial products, including benefits, risks and features.

You have the right to request a record of any verbal or market-related advice provided to you. Please speak with your adviser if you wish to exercise this right.

LACK OF INDEPENDENCE DISCLOSURE

Wealth Designers Advisory Pty Ltd and its authorised representatives are NOT independent, impartial or unbiased.

Why we are not independent:

1. We may receive commission payments on Life Insurance Products. As a result, we are not permitted under the Corporations Act 2001 (Cth) to use the terms "Independent," "Impartial," or "Unbiased" when describing our business or services.
2. Our advisers operate under an Approved Product List (APL), which may restrict the range of products recommended.

For more information, please speak with your adviser or refer to the Insurance Remuneration section of this FSG.

About Wealth Designers Advisory

Who We Are

Wealth Designers Advisory Pty Ltd holds an Australian Financial Services Licence (AFSL 562647), issued by the Australian Securities and Investments Commission (ASIC). As a self-licensed financial planning firm, we are not affiliated with any bank, institution, or product manufacturer. This means our advice is driven exclusively by your best interests.

We are a boutique advisory practice with offices in Sydney and Brisbane, built on a singular mission: to deliver holistic, whole-of-wealth advice that helps pre-retirees, retirees, and high-net-worth families design a future they are genuinely excited about.

Our team brings over 20 years of experience delivering personalised financial strategies across retirement planning, superannuation, tax minimisation, investment management, and estate planning — free from institutional conflicts.

Our Core Values

Client-First Commitment We are not owned by or affiliated with any financial institution, ensuring advice is always in your best interest.	**Integrity** We operate with transparency, honesty and a commitment to your long-term wellbeing.
Expertise We invest continuously in our professional knowledge to remain at the forefront of our industry.	**Partnership** We build lasting relationships founded on trust, understanding, and shared purpose.
Excellence We are committed to delivering advice and service of the highest standard, every time.	**Best Interests Duty** We are legally obligated to act in your best interests at all times when providing personal financial advice (s961B, Corporations Act 2001).

Our Services

Wealth Designers Advisory Pty Ltd is authorised to offer personal advice and dealing services across the following areas:

Wealth Creation & Investments	Superannuation & Retirement Planning
• Cash and Term Deposits • Investment Bonds • Managed Investments (incl. sustainable investing) • Exchange Traded Products • Gearing • Listed Securities (Shares and other products) • Tax Planning (in consultation with your tax adviser) • Budgeting and Cashflow Management • Debt Management	• Pre and Post Retirement Planning • Personal Superannuation • Self-Managed Superannuation (SMSF) • Corporate Superannuation • Industry and Public Sector Superannuation • Pensions and Annuities • Transition to Retirement Strategies • Centrelink / Veterans' Affairs Assistance
Wealth Protection	**Additional Advisory Areas**
• Term Life Insurance • Total and Permanent Disability (TPD) Insurance • Trauma Insurance • Income Protection Insurance • Business (Key Person) Insurance • Insurance Claims Assistance	• Estate Planning • Intergenerational Wealth Planning • Aged Care Planning • Business Planning • Centrelink Optimisation Strategies • Ongoing Advice and Review Services

Approved Product List

Only products approved by Wealth Designers Advisory Pty Ltd may be recommended by your adviser. If you hold a specific product within a class covered by our licence, your adviser may review and advise on this product even if it does not appear on our Approved Product List (APL). However, your adviser will not be able to deal in, write or arrange further business on this product if it is not on our APL.

Providing Instructions to Your Adviser

You may specify how you would like to provide instructions to your adviser (e.g. in writing, by telephone, or other agreed means). However, in certain situations your adviser will require instructions in writing. For your own protection, you should not:

- Sign any blank forms or documents
- Appoint any financial adviser to act as your attorney or authorised signatory
- Nominate any financial adviser to receive your statements without you also receiving a copy
- Give your adviser unclear, misleading, or false information

General Advice

Your adviser may provide general advice that does not consider your personal circumstances, needs, or objectives. Your adviser will always give you a clear warning when providing general advice. You should consider whether personal advice — which takes into account your individual situation — is more appropriate before making any financial decisions.

Referred Professionals

To enhance the breadth of our advisory service, we may refer other professionals, including accountants, auditors, lawyers and estate planning solicitors, general insurance brokers, mortgage brokers, and property specialists.

Wealth Designers Advisory Pty Ltd and its authorised representatives bear no responsibility for the advice provided by referred professionals. These referrals are made solely with the intention of broadening the scope of expertise available to meet your unique needs.

Referral Arrangements & Conflicts of Interest

Wealth Designers Advisory Pty Ltd has no ownership or contractual affiliations with any financial product manufacturers that could influence the advice or service you receive. Your adviser has no vested interest in recommending the products of one institution over another.

As part of our advisory process, we may refer you to other professionals and may facilitate communication between you and those professionals.

Important

We do not receive referral fees if you choose to engage a referred professional's services. We may, however, have referral arrangements in place that involve the payment of fees to referring parties. Full disclosure of any such arrangements will be provided in your Statement of Advice.

Wealth Designers Advisory Pty Ltd and its authorised representatives do not receive payments or incentives for directing clients to subject matter experts. Our primary commitment is to offer holistic guidance that serves your interests, not our own.

Your Adviser — Troy Gudgeon

Wealth Designers Advisory Pty Ltd (AFSL 562647) is a self-licensed advisory practice. Troy Gudgeon is the Director and Principal Financial Adviser, and is an Authorised Representative of Wealth Designers Advisory Pty Ltd.

TROY GUDGEON

Director & Principal Financial Adviser

About Troy

Troy is the founder and Principal Adviser of Wealth Designers Advisory, a proudly self-licensed financial planning firm with offices in Sydney and Brisbane.

With over 20 years of experience in financial planning, Troy specialises in retirement transition strategies, superannuation optimisation, tax planning, and wealth management for pre-retirees and high-net-worth families. His approach is whole-of-wealth, free from institutional influence or product bias.

Education & Qualifications	Authorisations
• Graduate Diploma of Financial Planning (GradDipFinPlan) • SMSF Specialist Advisor™ (SSA™ designation) • Master of Financial Planning (Kaplan Professional) • Successfully passed the Financial Adviser Exam (administered under ASIC) • Authorised to provide Tax (Financial) Advice	• Deposit and Payment Products • Government Debentures, Stocks and Bonds • Investment Life Insurance Products • Life Risk Insurance Products • Managed Investment Schemes (including IDPS) • Retirement Savings Account Products • Securities • Superannuation — Including Self-Managed Superannuation Funds (SMSFs)

Authorised Representative No.: 000418111 · AFSL: 562647

Our Process

To achieve your financial goals, you need a plan that fits your situation and aspirations — and trusted, experienced partners who can guide you through the financial landscape. That is our role at Wealth Designers Advisory.

1

Discovery — Getting to Know You

We begin with a complimentary introductory conversation (approximately 30 minutes) where we listen to your needs and expectations, and explain how we can help. This is an opportunity for us to determine if we are the right fit for each other.

2

Initial Meeting — Deep Dive

If you decide to proceed, we schedule an Initial Meeting (approximately 90 minutes) where we explore your financial situation in depth. We ask detailed questions about your income, expenses, assets, liabilities, risk profile, time horizon, and lifestyle goals. This meeting forms the foundation of our long-term relationship.

3

Analysis & Strategy Formulation

We work to create a comprehensive, personalised plan aligned with your goals and values. We present you with a Strategy Document summarising the key elements, giving you the opportunity to ask questions and provide feedback before anything is implemented.

4

Final Strategic Plan & Statement of Advice

We present your Final Strategic Plan, which includes a Statement of Advice (SoA) explaining the legal and regulatory aspects of our recommendations. We walk you through every strategy, highlight key benefits, and outline the action steps required.

5

Implementation

Once you are satisfied with the plan, we execute it on your behalf — coordinating with accountants, superannuation funds, insurance companies, and other relevant parties. We keep you informed throughout the process so you are always aware of progress and outcomes.

6

Ongoing Wealth Management

Your financial plan is a dynamic, evolving strategy that requires regular review. We provide ongoing wealth management services to help you maintain and adapt your plan as your life changes. You will have access to our expertise whenever you need it, allowing you to focus on what matters most.

Our Fee Structure

All fees for our services are payable to Wealth Designers Advisory Pty Ltd. We are committed to full transparency regarding our fee arrangements, which will always be disclosed and agreed upon before any work commences.

We may receive non-monetary benefits (valued up to $300) from product providers, including educational resources, technology software, or technical support. Benefits exceeding $100 will be recorded in a register, which is available upon request.

Payment Methods

Fees for our services can be invoiced directly to you or, where authorised, deducted from your bank accounts, superannuation, or investment accounts (Adviser Service Fee). Your preferred payment method will be discussed and agreed upon before services are provided. Specific fees and services are outlined in your SoA, advice documents, or Client Service Agreement.

Service	Fee
Initial Meeting	$385 (incl. GST) — waived if advice proceeds
Strategy Development (SoA)	From $4,950 (incl. GST)
Ongoing WM — Wealth Accumulators	$2,450 p.a. fixed + 0.88% p.a. of assets
Ongoing WM — Pre-Retirees & Retirees	$2,950 p.a. fixed + 0.88% p.a. of assets
Ad Hoc — Admin Clerk	$165 (incl. GST) per hour
Ad Hoc — Financial Adviser	$440 (incl. GST) per hour
Ad Hoc — Director	$660 (incl. GST) per hour

All fees are agreed upon in advance. Where the nature of a requirement falls outside standard scope, an ad hoc fee will be determined by the scope of work and complexity involved, and will be agreed before commencing.

Strategy Development

During our initial collaboration phase, we assist you in establishing financial clarity and a sound strategic framework. The Strategy Development fee encompasses our meetings with you, advice formulation, the production of a Statement of Advice, and strategy modelling and forecasts. The specific fee is determined by the scope and complexity of advice required and will be agreed prior to commencing.

Ongoing Wealth Management

Our Ongoing Wealth Management service provides continuous, proactive advice to support you in adapting your strategy as your life evolves. Fees are structured as a combination of a fixed annual fee and an asset-based component, reviewed at each annual renewal meeting. When you enter into an ongoing fee arrangement, we will obtain your written consent in accordance with the Corporations Act 2001 (Cth). You will be provided with all required disclosures before any fees are deducted.

- Wealth Accumulators — Fixed fee of $2,450 p.a. (incl. GST) plus 0.88% p.a. of assets under advice. For example, on a $300,000 portfolio the asset-based component would be $2,640 p.a., giving a total ongoing fee of $5,090 p.a. (incl. GST).

- Pre-Retirees & Retirees — Fixed fee of $2,950 p.a. (incl. GST) plus 0.88% p.a. of assets under advice. For example, on a $600,000 portfolio the asset-based component would be $5,280 p.a., giving a total ongoing fee of $8,230 p.a. (incl. GST).

The asset-based fee will vary with changes in the value of your assets under advice. The exact dollar amount will be disclosed in your Statement of Advice and confirmed in writing at each annual renewal prior to any fees being deducted.

Insurance Remuneration

We may receive initial and ongoing remuneration from life insurance companies for risk insurance products you purchase or that we manage on your behalf. This remuneration is deducted from your premium and will be fully disclosed in your Statement of Advice (SoA).

- Initial commissions: Up to 60% of the initial annual premium (plus GST on the commission amount)
- Renewal commissions: Up to 20% of the ongoing annual premium (plus GST on the commission amount)

For example, on a $1,000 annual policy, we may receive up to $600 (plus GST) in the first year and up to $200 (plus GST) in subsequent years.

Your Responsibilities

Accurate Information	Personal Identification (AML/CTF)
For us to provide advice that is best aligned with your interests, it is crucial you provide us with accurate and comprehensive information regarding your personal and financial circumstances, goals, and objectives. Please keep your adviser informed of any changes that could impact your financial plans. Withholding information may result in advice that does not meet your needs.	As a financial services provider, we comply with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth). We will request and retain your identification documents in accordance with AUSTRAC regulations. Information may be shared with authorised representatives, insurance providers, superannuation trustees, product issuers, auditors, and service providers as required.

We prioritise the confidentiality of your personal information and generally do not disclose it internationally. Where such disclosure does occur, we remain committed to protecting your information and will ensure any overseas recipient complies with Australian privacy laws.

You may provide instructions in writing, over the phone, or via email. In certain circumstances, signed written instructions will be required. Please feel free to contact us at any time with questions or concerns about our advice or recommended products.

Our Privacy Policy

Safeguarding your privacy is of paramount importance to us. We have established a Privacy Policy that outlines our practices regarding the collection, storage, use, and disclosure of your personal information. Our full Privacy Policy is available at wealthdesignersadvisory.com.au/privacy-policy.

Collection and Use of Personal Information

We collect personal information from you in order to gain a thorough understanding of your individual circumstances and provide tailored advice that aligns with your needs and objectives. We also gather information to fulfil our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth).

Our primary method of collecting information is directly from you. Where necessary and with your authorisation, we may obtain information from third parties such as your accountant, superannuation fund, or other financial institutions. If you do not provide us with the requested information, we may be unable to provide our services effectively.

Disclosure of Personal Information

We handle and use your personal information exclusively for the purpose of delivering our services to you. External disclosure of your personal information will only occur when required or permitted by law, or with your explicit consent.

For more information, including how to access or correct your personal information, or how to lodge a complaint about a breach of the Australian Privacy Principles, please contact us at admin@wealthdesignersadvisory.com.au.

Our Complaints Procedure

Our utmost commitment is to deliver the highest quality advice and service to you at all times. If, for any reason, you are unsatisfied with our services, we ask that you contact us directly in the first instance. We will work to resolve your complaint promptly and fairly.

Step 1 — Contact Us Directly	Step 2 — External Dispute Resolution
Contact Wealth Designers Advisory in writing or by telephone. We will acknowledge your complaint promptly and aim to resolve it within 30 days. **admin@wealthdesignersadvisory.com.au** Sydney: Level 35, Tower One, International Towers, 100 Barangaroo Avenue NSW 2000 Brisbane: Level 27, 32 Turbot Street QLD 4000	If your complaint cannot be resolved within 30 days, you may refer it free of charge to the Australian Financial Complaints Authority (AFCA), of which Wealth Designers Advisory Pty Ltd is a member: **AFCA Member No.: 110860** GPO Box 3, Melbourne VIC 3001 info@afca.org.au | www.afca.org.au Phone: 1800 931 678 *Complaints may also be referred to ASIC on 1300 300 630 or www.asic.gov.au.*

Professional Indemnity (PI) Insurance Cover

Our professional indemnity insurance covers Wealth Designers Advisory Pty Ltd and its authorised representatives for the financial services provided under our Australian Financial Services Licence (AFSL 562647). This includes claims relating to the conduct of staff and representatives who no longer work for us, but did so at the time of the relevant conduct. Our policy meets the requirements of the Corporations Act 2001 (Cth).

Contact Us

If you believe Wealth Designers Advisory is the right fit for your needs, we would love to hear from you.

Sydney Office	Brisbane Office
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Troy Gudgeon — Director & Principal Financial Adviser

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