



Financial Services Guide

H & T Advisory Licensing Pty Ltd | AFSL #700311

Version 1.0 | 01 July 2026

Understanding the advice process and our relationship with you

Purpose

This **Financial Services Guide** (FSG) explains the financial services and advice provided by H & T Advisory Licensing Pty Ltd and your Financial Adviser (Adviser), who is an authorised representative of H & T Advisory Licensing Pty Ltd. The FSG provides information on what to expect during the financial advice process including the types of documents you are likely to receive, how we manage privacy, related parties and potential conflicts of interests, and how we manage complaints.

This FSG should be read in conjunction with the **Adviser Profile**. The Adviser Profile contains important information about your Adviser including relevant authorised representative number, qualifications, experience, areas of authorisation, how they get paid and fees that you may be charged. If you have not received an Adviser Profile, please ask your Adviser for a copy, or contact us directly.

Please take the time to review both the FSG and Adviser Profile before engaging our services.

NOT INDEPENDENT

We may receive commissions associated with the issue of life insurance products.

For these reasons, we do not represent ourselves as independent, impartial or unbiased.

Please refer to the 'Remuneration' section for more information.

How to Contact Us

Organisation	H & T Advisory Licensing Pty Ltd
ABN	806 955 005 40
Phone	0401 239 171
Email	admin@flindersadvisorygroup.com.au

Financial Services and Products We Can Provide

H & T Advisory Licensing Pty Ltd can offer the following services and products. Your Adviser's specific authorisations are included within their personalised Adviser Profile.

Superannuation & Retirement Planning	Wealth Creation & Investments
Personal Superannuation	Cash and Term Deposits
Corporate Superannuation	Investment Bonds
Industry and Public Sector Superannuation	Managed Investments
Pensions and Annuities	Exchange Traded Products
Self-Managed Superannuation	Listed Securities (Shares and other products)
Centrelink / Veterans' Affairs Assistance	Gearing
Wealth Protection	Other Financial Planning Services
Term Life Insurance	Budgeting and Cashflow Management
Total and Permanent Disability (TPD) Insurance	Debt Management
Trauma Insurance	Estate Planning Assistance
Income Protection Insurance	
Business Insurance	
Insurance Claims Assistance	

The Advice Process and Documents You May Receive

Your Adviser will guide you through the advice process. This includes the following steps:

01

Engagement and Discovery

In the initial stages of the advice process your Adviser will work with you to define your financial goals and objectives, and gather relevant information required to provide you appropriate advice. Your Adviser will generally collect relevant information within a **Client Data Form** and file notes. You can expect to be asked questions related to your income, expenses, assets, liabilities, insurances and superannuation. It is important that you provide accurate information and keep your Adviser informed of any changes to your relevant circumstances.

Where your goals relate to investment or superannuation advice, your Adviser will also work with you to define your level of risk tolerance. A **Risk Profile Questionnaire** may be used to document and agree upon your level of risk tolerance.

Your Adviser may also use an **engagement document** to define the arrangement with you, and the fees that may apply. Your Adviser will also need to verify your identity to comply with Anti-Money Laundering and Counter Terrorism Financing laws.

02

Strategy and Personal Advice

After obtaining relevant information, your Adviser will conduct research and develop a strategy to assist you to meet your goals and objectives. The strategy is typically developed utilising specialised financial planning software.

Where personal financial product advice is being provided, the strategy will be documented in a **Statement of Advice**. The Statement of Advice will include amongst other things, the basis of the advice, explanation of the strategies and products recommended and relevant disclosures including costs of advice and products. The Statement of Advice includes an authority to proceed section where you can consent to proceed with the recommendations.

Where a financial product has been recommended, you will generally be provided with a copy of the relevant **Product Disclosure Statement (PDS)**. The PDS includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

03

Implementation

Where you elect to proceed with the recommendations your Adviser will work with you to implement the strategy. This may include liaising with various insurance, superannuation, or investment product issuers.

Where the recommendations include the purchase of a new financial product, your Adviser will work with you to complete the relevant **Product Application Form**. This may be online, or paper based.

Where the recommendations include the purchase of an insurance policy, you may also need to complete a **Health Questionnaire**. This could be online, paper-based or over the phone. It is important to disclose any health or personal matters truthfully. Failure to disclose certain matters may result in a claim being denied.

General Advice

Your Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will give you a warning when they provide you with general advice. You should consider whether you need personal advice which takes into account your individual situation before you make any decisions.

Further Advice

Depending on your relevant circumstances, you may require further advice such as adjustments to superannuation contributions, insurance benefit amounts, or a review of your strategy.

Further advice can generally be documented in a **Record of Advice** and relevant file notes. In some instances, a Statement of Advice may be required.

You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

An **Ongoing Fee Arrangement** may be utilised to formalise the ongoing services that your Adviser has agreed to provide for a fee.

Alternatively, you may agree to a **Fixed Term Arrangement** with your Adviser. This arrangement will outline the services you will be provided for a fee over a specific term not greater than 12 months.

You may be required to sign a **Consent Form** that is provided to your relevant investment or superannuation provider. The Consent Form will detail the services offered and estimated fees for the next 12 months.

You may cease any fee arrangements or disengage from your Adviser by providing written notice to your Adviser or product issuer.

How to Provide Instructions

Your Adviser may accept your instructions by phone, SMS or email. In some instances, your Adviser can only accept written instructions from you, and they will let you know when this is required. Your Adviser will also need to verify your identity prior to acting on instructions.

Remuneration

Before providing you with advice, your Adviser will agree with you the fees that apply and explain any benefits we receive.

Your Adviser

The cost of providing financial advice or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Your Adviser or the financial planning business may be remunerated by:

- Advice and service fees paid by you
- Commissions paid by insurance providers

All fees and commissions are initially paid to H & T Advisory Licensing Pty Ltd before being distributed to your Adviser or to the financial planning business.

Your Adviser may also receive non-monetary benefits which include benefits of less than \$300, benefits related to education and training (including attendance at professional development days and conferences), and provision of software related to the financial products being recommended.

Any referral arrangements or related party arrangements your Adviser has in place will be disclosed in the Adviser Profile and your Statement of Advice.

Complaints

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1	Contact the administration team to discuss your complaint. Email: admin@flindersadvisorygroup.com.au
2	We will acknowledge receipt of a complaint within 1 business day . Where this is not possible, acknowledgement will be made as soon as practicable.
3	We will investigate the complaint and respond to you within 30 days . Some complex matters may require an extension. If additional time is required, we will advise you in writing.
4	If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA) . AFCA provides fair and independent financial services complaint resolution that is free to consumers.

AFCA Contact Details

Phone: 1800 931 678 (free call)

Online: www.afca.org.au

Email: info@afca.org.au

Mail: GPO Box 3, Melbourne VIC 3001

Compensation Arrangements

We have professional indemnity insurance in place that complies with the Corporations Act 2001. Our insurance covers claims made against former representatives for their conduct while they were authorised by us.

Privacy

Your Adviser is required to maintain documentation and records of any financial advice given to you, including information that personally identifies you and/or contains information about you. These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may not be able to provide you with the advice you require.

Throughout the advice process, your personal information may be disclosed to other service providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers

We may engage third party service providers to assist in the provision of products or services. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents.

H & T Advisory Licensing Pty Ltd respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please contact us via email for a copy of our Privacy Policy.



Adviser Profile

William Howard

Authorised Representative #000344197

Furneaux Group Pty Ltd

ABN 49 697 818 723

Corporate Authorised Representative Number: 001321906

01 July 2026

Business Contact Details

Phone	0401 239 171
Email	will@flindersadvisorygroup.com.au
Website	www.flindersadvisorygroup.com.au

About This Document

H & T Advisory Licensing Pty Ltd (ABN 806 955 005 40 | AFSL 700311) authorises your financial adviser to distribute this document. This document forms part of and should be read in conjunction with the H & T Advisory Licensing Pty Ltd Financial Services Guide (FSG).

About Me

Qualifications

- Bachelor of Finance
- Bachelor of Social Science
- CFP – Certified Financial Planner

Authorisations

I am authorised in the following financial services and products:

- | | |
|---|--|
| <ul style="list-style-type: none"> - Superannuation - Pensions and Annuities - Self-Managed Superannuation Funds - Cash and Term Deposits - Managed Investments - Listed Securities (shares and other products) | <ul style="list-style-type: none"> - Investment Bonds - Life Insurance - Centrelink / Veterans Affairs Assistance - Budgeting and Cashflow Management - Debt Management |
|---|--|

Remuneration

How I Am Remunerated

I am remunerated by:

- Salary
- As a Director and Sole Shareholder I may also receive profit distributions by way of dividends.

The following table summarises the types of fees or commissions applicable to the services that I provide. Fees listed are minimum fees. All amounts are inclusive of Goods and Services Tax (GST).

Remuneration	Starting From
SoA Preparation Fee	\$2,200
Hourly Rate	\$330
Insurance Advice Fee	\$330 – \$660

Remuneration	Initial: Starting From	Per Annum: Starting From
Adviser Service Fee	\$2,200	\$5,500

Remuneration	Initial: Starting From	Per Annum: Starting From
Adviser Service Fee (asset based)*	Up to 1.1%	Up to 1.1%
Insurance Commission*	0% to 66%^	0% to 35%

*Based on a % of funds invested or insurance premiums

^Applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020, commission of up to 130% will apply to additional cover.

For example, a 1% Adviser Service Fee based on a \$200,000 investment would equal a \$2,000 fee payable.

Benefits, Interests and Associations

Furneaux Group Pty Ltd has a referral arrangement in place with Alexandra Trahair of Recherche Group Pty Ltd. Under this arrangement, we may refer clients to Recherche Group Pty Ltd, and Recherche Group Pty Ltd may refer clients to us.

Where a referral results in a client engaging either party's services, the referring party receives a percentage of the revenue earned from that client. This benefit is calculated on a declining tiered basis: **30% in Year 1, 25% in Year 2, 20% in Year 3, 15% in Year 4, and nil from Year 5 onwards.**

You will not be charged any additional fees as a result of this arrangement and any referral benefit paid is met from the receiving party's own revenue. This arrangement may give rise to a conflict of interest. We manage this by ensuring any referral is made on the basis of your needs and best interests, and by disclosing this arrangement to you prior to any referral being made.



Adviser Profile

Alexandra Trahair

Authorised Representative #001297319

Furneaux Group Pty Ltd

ABN 49 697 818 723

Corporate Authorised Representative Number: 001321906

01 July 2026

Business Contact Details

Phone	0488 016 679
Email	alex@flindersadvisorygroup.com.au
Website	www.flindersadvisorygroup.com.au

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About Me

Qualifications

- Bachelor of Finance
- Graduate Diploma of Financial Planning
- SMSF Regulation and Taxation

Authorisations

I am authorised in the following financial services and products:

- | | |
|---|--|
| <ul style="list-style-type: none"> - Superannuation - Pensions and Annuities - Self-Managed Superannuation Funds - Cash and Term Deposits - Managed Investments - Listed Securities (shares and other products) | <ul style="list-style-type: none"> - Investment Bonds - Life Insurance - Centrelink / Veterans Affairs Assistance - Budgeting and Cashflow Management - Debt Management |
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Remuneration	Starting From
SoA Preparation Fee	\$2,200
Hourly Rate	\$330
Insurance Advice Fee	\$330 – \$660

Remuneration	Initial: Starting From	Per Annum: Starting From
Adviser Service Fee	\$2,200	\$4,400

Remuneration	Initial: Starting From	Per Annum: Starting From
Adviser Service Fee (asset based)*	Up to 1.1%	Up to 1.1%
Insurance Commission*	0% to 66%^	0% to 35%

*Based on a % of funds invested or insurance premiums

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