AFFINITY
WEALTH ADVISERS



Financial Services Guide

Provided by

Affinity Wealth Advisers Pty Ltd
ABN 25 600 358 923
Authorised Representative No. 461662 (**Affinity Wealth Advisers**)

Davide Grenci, Authorised Representative No. 461661 (**David**)
Ben Ayris, Authorised Representative No. 1265579 (**Ben**)
Giuseppe Papalia, Authorised Representative No. 1003350 (**Joe**)

(together **we**, **us**, **our**)
As authorised representatives of Affinity Group Advisers Pty Ltd
ABN 16 657 794 860
AFSL No. 539748 (**Licensee**)

The distribution of this financial services guide (**FSG**) is authorised by the Licensee.

Issued: 5th November 2026 (Version 4)

Purpose of this document

The purpose of this FSG is to assist you in deciding whether to use our services by giving you information about the type of services we provide, how we are remunerated and your rights when you have a complaint about the services we provide to you.

We recommend that you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please get in touch with us.

Not Independent

Affinity Group Advisers Pty Ltd, Affinity Wealth Advisers Pty Ltd and our advisers are unable to describe themselves as 'independent', 'impartial' or 'unbiased' because:

we receive commissions on the sale of life risk insurance products that are not rebated in full to clients;

See below for further details.

Additional documents you may receive from us

When we provide you with financial planning services you may receive:

- a Statement of Advice (**SoA**) or Record of Advice (**RoA**). These documents set out the advice we provide to you. If you have not been provided with the ROA, you may request a copy of it free of charge at any time within 7 years after the advice was provided to you, by contacting us;
- a Product Disclosure Statement (**PDS**) which provides details about the significant risks and benefits, costs, charges and other significant characteristics or features of the products we have recommended.

If you enter into an ongoing service agreement with us, you will receive a "Consent to enter into an Ongoing Fee Arrangement and Consent to Deduct fees" agreement, or if you are renewing the ongoing agreement, you will receive a "Consent to Renew an Ongoing Fee Arrangement and Consent to Deduct Fees" agreement, from your account each year. Where any one-off advice or implementation fee is to be deducted from your superannuation account, we will also ask you to provide a separate written consent or request before that fee is deducted, in line with legislative requirements.

Availability of this FSG on our website

This FSG is also available on our website at www.affinityadvisers.com.au, where it can be viewed, downloaded or printed free of charge and without any login. The Licensee has authorised the distribution of this FSG, including by making it available on our website, and has authorised Affinity Wealth Advisers and our advisers to distribute this FSG and to alter it so that it remains current. Where we direct you to this FSG on our website rather than giving you a copy, the version on our website is the current version, and the date it was prepared or last updated is shown on the front page. Please contact us if you would like a copy sent to you.

Financial services we are authorised to provide

Affinity Wealth Advisers is authorised to provide personal advice and dealing services to retail and wholesale clients for the following financial products:

- deposit and payment products
- debentures, stocks or bonds issued or proposed to be issued by a government
- life products including:
    - investment life insurance products
    - life risk insurance products
- interests in managed investment schemes including investor directed portfolio services

- interests in managed investment schemes limited to MDA services
- retirement savings accounts products
- securities
- standard margin lending facilities
- superannuation

Affinity Wealth Advisers is a corporate authorised representative of the Licensee. Any financial services will be provided by Affinity Wealth Advisers and its sub-authorised representatives, who are listed in the Adviser Profile section of this FSG. More details about them, including the financial services they are authorised to provide is included in the Adviser Profile Section.

How can you provide us with instructions?

You can give us instructions by phone, email or any other means that we agree with you from time to time. Please refer to our engagement letter for more information on this.

Who does the Licensee act for?

As authorised representatives, we provide financial services on behalf of the Licensee. In providing those financial services, the Licensee acts on its own behalf.

Fees

All fees are payable to Affinity Wealth Advisers. Affinity Wealth Advisers is owned by Davide Domenico Grenci, Dragan Perac & Paul Coppola.

General advice

We may charge you a fee for any general advice we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with the general advice. The amount of these fees usually ranges from $550 to $3,300 but may exceed this range in complex cases. Details of the fee will be agreed with you beforehand. You may request information about these fees within a reasonable time after receiving this FSG but before you are provided with any general advice.

Personal advice

We will charge you a fee for any personal advice we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with personal advice.

- for comprehensive personal advice (a Statement of Advice), our fee is a minimum of $3,300 (inc. GST). This is a minimum only and the fee will usually be higher, reflecting the complexity of your circumstances; and
- for personal advice limited to life risk insurance only, our fee is a minimum of $1,650 (inc. GST). Where the commission we receive on any insurance product recommended to you is equal to or greater than this minimum fee, no additional fee is charged to you. Where that commission is less than the minimum fee, we will invoice you for the difference.

These fees will be agreed with you beforehand and will be disclosed in the SoA or RoA which will be provided to you. Fees are payable by invoice or, where you consent, may be deducted from an eligible product (including superannuation).

Implementation fee

Where you decide to proceed with our advice, we will charge you a separate implementation fee, in addition to the advice fee above, for arranging and putting the recommendations in place. This fee is a minimum of $2,200 (inc. GST) and is charged once you agree to proceed with implementation. If you enter into an ongoing service agreement with us at the same time, this implementation fee is reduced by 50% (to a minimum of $1,100 inc. GST). This fee is payable by invoice or, where you consent, may be deducted from an eligible product (including superannuation).

Ongoing fees

Our ongoing fees depend on the ongoing service that we provide to you, and are paid either directly from your product, or via direct debit. As a guide, a minimum fee of $3,300 (inc. GST) per annum applies. We may use our discretion to reduce the applicable ongoing fee charged. There is no set maximum fee. The actual amount of your ongoing fees will also depend on other factors such as the complexity of your portfolio, the regularity of reviews and any additional services we are providing. The specific fee that applies to you will be set out in your service agreement.

Any ongoing fees will be agreed with you in our service agreement. If you are an existing client, the fees in your current agreement with us continue to apply unless and until you agree to a change.

Brokerage fees

We do not charge you for brokerage but brokerage fees may be payable to third parties who execute transactions on your behalf.

The services and fees will be set out in the SoA or RoA that we provide to you.

Insurance commissions

We receive a one-off upfront commission when you take out an insurance policy we recommend. The upfront commission will be between 66% and 0% of the first year's annual premium.

We also receive an ongoing commission payment of between 22% and 0% of the annual premium for as long as you continue to hold the policy.

For example, for an insurance product with an annual premium of $2,000, where the issuer pays us an upfront commission of 66%, we will receive $1,320. The issuer will pay us 22% of the annual premium as ongoing commission for as long as you hold the product. Assuming an annual premium of $2,000, this equates to $440 per year. Amounts shown above are GST inclusive.

You will be advised of the exact amount of these commissions in the SoA or RoA.

Other Benefits

We may also receive additional benefits by way of sponsorship of educations seminars, conferences or training days. Details of any benefits received above $100 will be maintained on a register which is available to you on request.

Adviser remuneration

Our representatives are paid a base salary and do not receive commissions from product issuers. The shareholders of Affinity Wealth Advisers and Affinity Group Advisers are entitled to a share of the dividends and profits of those companies, which arise from the fees and commissions described in this FSG. David, through a related entity, is one of these shareholders and also works in the business. The other shareholders do not work in, or provide financial services through, either company.

Associations

We are required to disclose any associations or relationships between us, our related entities and product issuers that could reasonably be capable of influencing the financial services we provide to you.

We have the following relationships or associations to disclose:
David Grenci is a Director & Shareholder of Affinity Business Advisers Pty Ltd. Affinity Business Advisers Pty Ltd provides Taxation & Accounting services. As a Director & Shareholder, David will receive financial benefit when these services are used.

Staff and directors of Affinity Business Advisers Pty Ltd may from time to time refer or recommend that a client speak with a member of the Affinity Wealth Advisers team. There is no formal referral arrangement in place, and no fees, commissions or other payments are paid or received in connection with these referrals.

Conflicts of Interest

Our representatives may recommend investments in shares that they hold or may hold in the future. You will be advised where a conflict of interest may exist and how the conflict will be managed.

Making a Complaint

We endeavour to provide you with the best advice and service at all times.

If you are not satisfied with our services then we encourage you to contact the Licensee. We accept complaints over the phone, in person, via email or letter or on our social media channels. The best option is to call the Licensee or put your complaint in writing to the Licensee's office. The Licensee will acknowledge your complaint within 24 hours (or one business day) of receiving it and will endeavour to resolve your complaint within 5 business days. If your complaint is not resolved within 5 business days, or you ask for a written response, the Licensee will provide you with a written response.

If you still do not receive a satisfactory outcome or the Licensee does not respond to you within 30 days after you make the initial complaint, you have the right to complain to the Australian Financial Complaints Authority (**AFCA**) at the following address:

GPO Box 3

Melbourne VIC 3001

Ph: 1800 931 678

Fax: 03 9613 6399

Website: www.afca.org.au

Email: info@afca.org.au

You may only contact AFCA once you have followed the above procedure.

Our Complaints Handling Procedure is available on request and at our website at www.affinityadvisers.com.au

Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

We collect and verify personal information about you, including identification documents, to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and other laws. We are required to do this before we can provide certain services to you.

We may use artificial intelligence (AI) tools, for example to transcribe and summarise meetings or to help prepare file notes and documents. These tools support our advisers and staff, they do not make decisions about you or the advice you receive, and your adviser remains responsible for the advice we provide. We take steps to protect your personal information when using these tools. More detail is in our Privacy Policy.

Our Privacy Policy is available on request and on our website at www.affinityadvisers.com.au

Compensation arrangements

The Licensee holds professional indemnity insurance in respect of the financial services we provide. This professional indemnity insurance complies with the requirements of the Corporations Act. The professional indemnity insurance covers all of the financial services we are authorised to provide to you.

If you have any queries about our financial services, please do not hesitate to contact us:

Contact us

Affinity Wealth Advisers Pty Ltd

L1, 458 Morphett Street

Adelaide SA 5000

P: 08 8332 5044

E: enquiries@affinityadvisers.com.au

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E: enquiries@affinityadvisers.com.au

Adviser Profiles

This adviser profile forms part of the FSG dated [Insert Issue Date] (Version 4).

About David Grenci

Qualifications

- Graduate Diploma Financial Planning - GDipFin
- Bachelor of Commerce – Accounting Major
- Professional Year – CA
- Cert IV Mortgage Broking & Margin Lending & Gearing
- Self Managed Super Fund (SUB 51548)

Memberships

- Institute of Chartered Accountants

Authorised financial services

The Licensee has authorised David Grenci to provide personal advice and dealing services for the following financial products:

- deposit and payment products
- debentures, stocks or bonds issued or proposed to be issued by a government
- life products including:
    - investment life insurance products
    - life risk insurance products
- interests in managed investment schemes including investor directed portfolio services
- interests in managed investment schemes limited to MDA services
- retirement savings accounts products
- securities
- standard margin lending facilities
- superannuation

Tax (financial) advice services: David is a qualified tax relevant provider (QTRP) and can provide tax (financial) advice services to you as part of the financial advice we provide. This does not include tax agent services such as preparing or lodging tax returns.

Contact

You can contact David as follows:

E david@affinityadvisers.com.au

T (08) 8332 5044

M 0413 521 053

Adviser Profiles

This adviser profile forms part of the FSG dated [Insert Issue Date] (Version 4).

About Ben Ayris

Qualifications

- Graduate Diploma Financial Planning - GDipFin
- Master of Financial Planning - MFinPlan
- Diploma of Financial Services
- Tax Commercial Law TASA

Memberships

- Financial Planning Australia - FPA

Authorised financial services

The Licensee has authorised Ben Ayris to provide personal advice and dealing services for the following financial products:

- deposit and payment products
- debentures, stocks or bonds issued or proposed to be issued by a government
- life products including:
    - investment life insurance products
    - life risk insurance products
- interests in managed investment schemes including investor directed portfolio services
- interests in managed investment schemes limited to MDA services
- retirement savings accounts products
- securities
- superannuation

Tax (financial) advice services: Ben is a qualified tax relevant provider (QTRP) and can provide tax (financial) advice services to you as part of the financial advice we provide. This does not include tax agent services such as preparing or lodging tax returns.

Contact

You can contact Ben as follows:

E ben@affinityadvisers.com.au

T (08) 8332 5044

M 0433 525 334

Adviser Profiles

This adviser profile forms part of the FSG dated [Insert Issue Date] (Version 4).

About Joe Papalia

Qualifications

- Graduate Diploma Financial Planning - GDipFinPlanning
- Bachelor of Accountancy – BAcc | CPA
- Accredited Derivatives Adviser Level One
- Self Managed Super Fund

Memberships

- CPA Australia - CPA

Authorised financial services

The Licensee has authorised Joe Papalia to provide personal advice and dealing services for the following financial products:

- deposit and payment products
- debentures, stocks or bonds issued or proposed to be issued by a government
- life products including:
    - investment life insurance products
    - life risk insurance products
- interests in managed investment schemes including investor directed portfolio services
- interests in managed investment schemes limited to MDA services
- retirement savings accounts products
- securities
- superannuation

Tax (financial) advice services: Joe is a qualified tax relevant provider (QTRP) and can provide tax (financial) advice services to you as part of the financial advice we provide. This does not include tax agent services such as preparing or lodging tax returns.

Contact

You can contact Joe as follows:

E joe@affinityadvisers.com.au

T (08) 8332 5044

M 0411 478 225