Financial Services Guide

Provided by
Proacct Plus Wealth Solutions Pty Ltd as Trustee for Proacct Plus Wealth Solutions Trust ABN 78 417 085 898 Authorised Representative No. 1306389 (Proacct Plus Wealth Solutions)

Anthony Joseph Torzillo Authorised Representative No. 277135 (Anthony)
Luigi Gino Nardella Authorised Representative No. 284332 (Gino)
(together we, us, our)

As authorised representatives of Proacct Plus Financial Services Pty Ltd ABN 55 676 374 351 AFSL No. 560050 (Licensee)

Date: 29 July 2026

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

Purpose

This Financial Services Guide (FSG) is designed to help you decide whether to use our services. It provides important information about the financial services we offer, how we and our representatives are remunerated, and the avenues available to you if you have a complaint about the services we provide.

We encourage you to read this FSG carefully before engaging us to provide financial services. If there is anything in this guide that you do not understand, or if you have any questions, please contact us and we will be happy to assist.

Not Independent

Due to the way we are remunerated and our business arrangements:

- We may receive commissions on the sale of life risk insurance products that are not fully rebated to clients.
- We may receive fees in relation to services provided to wholesale clients, which may give rise to actual or perceived conflicts of interest.

Accordingly, we are unable to describe ourselves, or the advice we provide, as independent, impartial or unbiased.

Additional documents you may receive from us

When we provide you with financial planning services you may receive the following documents:

- Statement of Advice (SoA) or Record of Advice (RoA) – These documents set out our advice and the basis on which it is provided. If you are not provided with a copy of an RoA at the time the advice is given, you may request a copy free of charge at any time within seven years of the advice being provided by contacting us.

- Product Disclosure Statement (PDS) – This document contains important information about a recommended financial product, including its key features, benefits, risks, fees, charges and other significant characteristics. It is designed to help you make an informed decision about whether the product is suitable for your needs.

Financial services we are authorised to provide

We are authorised to provide personal advice and dealing services to retail and wholesale clients for the following financial products:

- deposit and payment products limited to:
  - basic deposit products
  - deposit products other than basic deposit products
- debentures, stocks or bonds issued or proposed to be issued by a government
- life products including:
  - investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds
  - life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds
- interests in managed investment schemes including investor directed portfolio services
- interests in managed investment schemes limited to MDA services
- retirement savings accounts products (within the meaning of the Retirement Savings Account Act 1997)
- securities
- standard margin lending facility

- superannuation

How can you provide us with instructions?

You can provide us with instructions by telephone, email, or any other method that we agree with you from time to time.

Please refer to our engagement letter for further details regarding how instructions may be provided and any requirements that apply to your instructions.

Who Does the Licensee Act For?

As authorised representatives, we provide financial services on behalf of the Licensee. When providing these financial services, we act under the authority of the Licensee's Australian Financial Services Licence (AFSL), and the Licensee is responsible for the financial services provided by us within the scope of that authority.

Fees

All fees for our services are payable to Proacct Plus Wealth Solutions Pty Ltd. As part owners of Proacct Plus Wealth Solutions Pty Ltd, Gino and Anthony may share in the profits generated by the business.

Personal advice

We charge a fee for any personal advice we provide to you. This fee may be a fixed fee or based on the time required to prepare and deliver our advice.

Our advice fees typically range from $990 to $4,950, although higher fees may apply where your circumstances are more complex or where additional work is required.

The applicable fee will be discussed and agreed with you before we provide our services. Details of the fees payable will be disclosed in your Statement of Advice (SoA) or Record of Advice (RoA), where applicable.

Ongoing fees

Our ongoing fees vary depending on the scope and level of ongoing services we provide to you. These fees are generally charged as a percentage of the value of your investment portfolio and typically range from 0.33% to 1.99% per annum. Ongoing fees are usually deducted and paid on a monthly or quarterly basis.

The amount of the ongoing fee will depend on a range of factors, including the value of your assets under management, the complexity of your financial circumstances, the frequency of reviews, and the level of ongoing advice and services provided.

Any ongoing fee arrangement will be discussed and agreed with you before any fees are charged, and the details will be documented in the relevant advice and fee disclosure documents.

Brokerage fees

We do not charge brokerage fees for transactions we arrange on your behalf. However, brokerage or transaction costs may be charged by third-party providers who execute investment transactions or provide related services.

Any applicable brokerage, transaction costs, and other fees associated with recommended products or services will be disclosed to you in the Statement of Advice (SoA) or Record of Advice (RoA) that we provide.

Insurance Referral Fees

While we no longer provide life insurance advice, we may refer clients to specialist insurance advisers where appropriate. Where a referral results in the placement of a life insurance policy, we may receive a referral fee from the specialist adviser.

The referral fee may be up to 20% of the upfront commission received by the specialist adviser and up to 20% of any ongoing commission received by the specialist adviser for as long as the policy remains in force.

For example, if an insurance policy has an annual premium of $2,000 and the insurer pays the specialist adviser an upfront commission of 60% of the annual premium, the specialist adviser would receive $1,200, and we may receive a referral fee of $240 (being 20% of $1,200).

The insurer may also pay the specialist adviser an ongoing commission of 20% of the annual premium. Based on an annual premium of $2,000, the ongoing commission would be $400 per year, and we may receive a referral fee of $80 per year (being 20% of $400) for as long as the policy remains in force.

Any referral arrangements that apply to you will be disclosed where required.

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 receive a base salary and do not receive commissions from product issuers. As part owners of the business, Anthony and Gino may share in any profits generated by the practice.

Associations and Relationships

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

We do not have any associations or relationships with product issuers that could influence the advice or services we provide.

However, Anthony and Gino are also part owners of Proacct Plus Advisors & Accountants Pty Ltd and Proacct Plus Finance Pty Ltd. As owners of the business, they may share in any profits generated by the practice.

Conflicts of Interest

From time to time, our representatives may recommend investments in securities, including shares, in which they have a personal interest or ownership.

Where an actual, potential, or perceived conflict of interest arises, we will disclose the nature of the conflict to you and take appropriate steps to manage it in accordance with our legal and professional obligations, so that your interests are prioritised.

Making a Complaint

We are committed to providing high-quality advice and exceptional service. If you are dissatisfied with any aspect of our services, we encourage you to let us know so we can address your concerns promptly, fairly, and efficiently.

If you wish to make a complaint, you can contact the Licensee by telephone, in person, by email, by mail, or through our social media channels.

We aim to resolve all complaints as quickly as possible. Where we are unable to provide an immediate resolution, we will acknowledge your complaint and respond within 5 business days.

Some complaints may require further investigation. In this case, we will provide you with a written response within 30 days of receiving your complaint and keep you informed of our progress throughout the process.

If we are unable to resolve your complaint within 30 days, we will contact you to explain the reason for the delay and provide you with information about your right to contact the Australian Financial Complaints Authority (AFCA).

Australian Financial Complaints Authority (AFCA)

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.
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.

Our Privacy Policy is available on request and on our website at https://proacctplus.com.au/

Compensation Arrangements

The Licensee maintains professional indemnity insurance in respect of the financial services we provide. This insurance satisfies the compensation arrangements requirements of section 912B of the Corporations Act 2001 and is intended to provide compensation for losses suffered by retail clients as a result of breaches of our obligations under the Act.

The professional indemnity insurance covers the financial services that we are authorised to provide to you.

Contact us

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

Address: 2/81 Burgundy Street, HEIDELBERG VIC 3084
Email: office@proacct.com.au
Phone: 03 9880 9600