Financial Services Guide

Provided by

Red Lion Wealth Advisory Pty Ltd ABN 26 625 235 216
Authorised Representative No. 1274263 (**Red Lion Wealth Advisory**)

John Archibald Authorised Representative No. 247440

Lachlan Archibald Authorised Representative No. 1324057

(**we**, **us**, **our**)

As an authorised representatives of Red Lion Wealth Services Pty Ltd ACN 646 760 152 AFSL 529637 (**Licensee**)

Date: 28 October 2026

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

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

Because we receive commissions on the sale of life risk insurance products that are not rebated in full to clients, we are not able to refer to ourselves or our advice as 'independent', 'impartial' or 'unbiased'.

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, we will ask you to renew the agreement and consent to the deduction of advice fees from your account each year.

Financial services we are authorised to provide

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

- deposit and payment products (basic and non-basic deposit products);
- debentures, stocks or bonds issued or proposed to be issued by a government;
- life risk insurance and investment life insurance products;
- interests in managed investments schemes including investor directed portfolio services;
- retirement savings accounts products;
- securities; and
- superannuation.

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 Red Lion Wealth Advisory. John Archibald is an owner of the shares on issue in Red Lion Wealth Advisory and the Licensee and shares in the profits that both entities make.

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 $330 to $3,300 but may exceed this range in complex cases. Details of the fee will be agreed with you verbally. 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. These fees will be agreed with you beforehand and will be disclosed in a SoA or RoA which will be provided to you. A statement of Advice fee will cost you between $3,850 and $11,000 including GST, depending on the complexity of our advice to you and the amount of work required by us to implement the advice.

Ongoing fees

Our ongoing fees depend on the ongoing service that we provide to you.

We have two different offerings for ongoing advice.

First is our annual review service where we review your investments each year. Our specific services will be set out in our ongoing fee arrangement. Our fees for this service are typically charged as a percentage based on the value of your portfolio of between 0.44% and 1.1% and are paid monthly.

In addition to our annual review service, you may engage us to provide active portfolio management services to proactively recommend changes to your portfolio throughout the year. Our specific services will be set out in our ongoing fee arrangement. Our fees for our active portfolio management services are typically charged as a percentage based on the value of your portfolio of 1.1% and paid monthly. Any ongoing fees will be agreed with you prior to you being charged.

Brokerage fees

Our broker will charge a brokerage fee of $99 per trades < $9,000 or 1.1% per trade > $9,000 (incl GST) when you buy or sell listed investments. This fee will typically be applied to each transaction as a set percentage of the investment amount.

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

Managed fund transaction fees

We will not charge a transaction fee when you buy or sell interests in managed funds.

External fund managers will typically apply a fee to each transaction as a set percentage of the investment amount. These 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 60% (Excl GST) of the first year's annual premium.

We also receive an ongoing commission payment of 20% (Excl GST) 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 60%, we will receive $1,200. The issuer will pay us 20% 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 $400 per year.

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

John Archibald and Lachlan Archibald, are paid a base salary and do not receive commissions from product issuers. However, John Archibald owns shares on issue in the Licensee and Red Lion Wealth Advisory Pty Ltd and shares in the profits that these entities make.

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. No such associations or relationships exist.

Conflicts of Interest

John Archibald and Lachlan Archibald, 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.

We engage investment consultants to assist us to provide any investment management services. Any fees charged by those consultants are paid by us. However, our directors or responsible managers may have relationships with those consultants including having directorship roles in those entities.

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. Please call the Licensee or put your complaint in writing to the Licensee's office. The Licensee will endeavour to resolve your complaint as soon as possible and within 5 business days.

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.

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.

Here is a link to our Privacy Policy - https://redlionadvisory.com.au/privacy-policy

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.

Contact us

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

Licensee's contact details

Red Lion Wealth Advisory

Email: info@redlionwealth.com.au

Phone: 03 5406 2929

Office Address:
147 Queen Street Bendigo VIC 3550, 1c Cullen Street Cohuna VIC 3568