

Financial Services Guide

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Licensee:

Australian Wealth Holdings Pty Ltd
(AFSL 481674)

4/55 Oxlade Drive
New Farm QLD 4005

This Financial Services Guide (FSG) is authorised for distribution by Australian Wealth Holdings.

Authorised Representatives:

Forwood Planning Pty Ltd ATF Forwood Planning Trust
(ASIC# 1238510 ABN 58 556 913 005)
John Forwood (ASIC# 1007813)

57 Berwick St
Fortitude Valley QLD 4006

The Authorised Representatives act on behalf of Australian Wealth Holdings who is responsible for the services that they provide.

Purpose of this FSG

This FSG will help you decide whether to use the services that we* offer. It contains information about:

- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services.

* In this document 'we' refers to Forwood Planning and John Forwood.

Not Independent

In some cases, we are paid a commission by the product provider on risk insurance policies and our advice is not independent, impartial or unbiased. In all other cases, we charge a fee for our advice services and do not receive commissions or other payments from product providers.

Associations and Relationships

Neither Australian Wealth Holdings nor any of its related bodies corporate has any association or relationship with the issuer of any financial product that might reasonably be expected to influence the advice we provide.

In some cases, the product provider or platform through which we implement your advice may collect our agreed advice fee on our behalf and remit it to us. This is an administrative arrangement made at your direction and does not constitute a financial relationship with the product issuer. The fee is always agreed with you in advance and disclosed in your Statement of Advice.

Our services

We are authorised to provide advice and dealing services in the following areas:

- Superannuation and SMSF
- Retirement planning
- Portfolio management
- Managed investments
- Securities (direct shares)
- Personal risk insurance

The financial advice process

We recognise that the objectives and personal circumstances of each client are different.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice which you can take away and read.

The SoA will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

We will provide you with a Product Disclosure Statement for products we recommend other than securities. This contains information to help you understand the product being recommended.

During business hours, you are able to contact us and ask questions about our advice and the products we recommend. You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice, it will typically be documented in a Record of Advice which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

Fees

Initial Advice Fees

Our initial advice fees include meeting with you, the time we take to determine our advice and the production of the SoA. They will be based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

If you decide to proceed with our advice, we may charge an implementation fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

Annual Advice Fees

Our annual fees depend on the services that we provide to you. They will typically be an agreed fixed fee and paid monthly. Our services and fees will be set out in an agreement with you.

Where your investments are held on a platform, the platform provider may deduct our agreed advice fee directly from your account and remit it to us on your behalf. This arrangement will always be authorised by you in writing and disclosed in your fee agreement and Statement of Advice.

Insurance Commissions

Where we recommend a risk insurance policy, we may receive a commission from the product provider. In some cases we elect not to receive a commission and instead charge a fee for our advice. Where a commission is accepted, we may receive a one-off upfront commission when you take out the policy, as well as ongoing commission payments in line with your premium payment frequency for as long as you continue to hold the policy. The commission rate will vary depending on the recommended product and will always be disclosed in your SoA or RoA.

Other Benefits

We may receive other benefits from product providers such as training, meals and entertainment. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Adviser Remuneration

John Forwood is the owner of the practice and is remunerated through the profits that the practice makes.

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 us. Please call us, send an email or put your complaint in writing to our office.

If you are not satisfied with our response, then you can refer your complaint to the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or www.afca.org.au. AFCA provides a fair and independent complaint resolution service which is provided to you free of charge.

Australian Wealth Holdings is required to hold adequate Professional Indemnity insurance for the financial services that it and its current and past representatives provide. This insurance satisfies the requirements for compensation arrangements under section 912B of the Corporations Act.

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.