Financial Services Guide

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Northstar Financial Advisers Pty Ltd

AFSL 313618
Suite 116 | 117 Old Pittwater Rd
Brookvale NSW 2100

e: info@northstarfinancialadvisers.com.au
t: +612 9905 0395
www.northstarfinancialadvisers.com.au

About this Financial Services Guide (FSG)

This FSG will assist you to determine if you wish to engage any of our services. It explains the financial services being offered, the fees charged, our professional indemnity insurance, how complaints are managed, what compensation arrangements are in place and our privacy policy. We must give you this FSG before you receive a financial service such as investment advice.

Part 1: About Northstar Financial Advisers ("Northstar")

Northstar holds its own Australian Financial Services Licence (AFSL) issued through the Australian Securities and Investments Commission (ASIC). As the licensee, Northstar is responsible for the advice provided by any of its Authorised Representatives.

Lack of Independence

Under the Corporations Act s923A, we are not deemed to be independent, impartial or unbiased. This is because, rather than charging you fees for insurance advice, Northstar receives commissions on life insurance products.

We are licensed to provide financial product advice and deal in the following financial products:

- Deposit and payment products (Basic and Non-Basic)
- Debentures, stocks or bonds issue by a government
- Life products including:
  - Investment Life Insurance Products
  - Life Risk Insurance Products
- Managed Investments
- Retirement Savings Accounts
- Securities
- Superannuation
- Standard Margin Lending
- Managed Discretionary Account (MDA) Services

Our Advice Process

This begins with a General Advice meeting with you. It is important that you understand that the discussions in this meeting are of a general nature only. This means you should not act or make any decisions until you receive personal advice. You will only receive personal advice after a thorough investigation of your personal and financial situation, needs and objectives has been undertaken.

If you are provided with personal financial advice, you will receive a written Statement of Advice (SOA), which details the recommendations and other information and, if applicable, a *Product Disclosure Statement* (PDS) which provides information about the specific financial product recommendations.

Ongoing advice can be provided in a number of ways. A Record of Advice (ROA) may be kept on file when further advice is given and your situation hasn't changed. A copy of this ROA may also be provided to you.

Fees and Charges

Northstar can provide you with initial advice and ongoing advice in relation to your financial affairs. Fees are charged at different stages of the advice process including:

1. Initial Advice
2. Implementation of Advice
3. Ongoing Advice

Further details of the charges related to each of the above stages can be found in Part 3 - Fee Schedule of this FSG.

Who receives these fees and charges?

Fees and charges are paid to the Licensee (Northstar). Individual advisers are paid a salary and may be eligible for bonuses or profit share.

Referrals

Should you be referred to your adviser by a third party, such as an Accountant, the third party *may* receive a fee for the referral. You will receive more detailed information concerning any referral fee in your Statement of Advice or other relevant documentation.

Records and files

We maintain an electronic record of your file including financial information, investment details and objectives. We can provide access your records should you wish to examine your file.

Communication

Northstar may be contacted and given instructions in writing , by post or email, or any other means by pre-arrangement. Our contact details are located on the first page of this FSG.

Managed Discretionary Account (MDA)

We offer a Managed Discretionary Account Service (MDA) whereby you authorise us to manage your investments for you, using our discretion and without obtaining your instructions before each transaction we undertake on your behalf. This service is limited to investments as agreed with you prior to the commencement of the service. An MDA gives us the ability to act quickly and decisively within specific guidelines and without the time consuming need to refer to you for instructions each time an investment is made. This service has a Limited Power of Attorney and Authority to Operate under facilities within a regulated platform. *Please note these facilities do not authorise us to open new accounts, withdraw funds, or contribute new funds to your investment. T*he agreed investment program is clearly outlined in the MDA Contract.

Part 2: Frequently Asked Questions

What are the significant risks associated with using the MDA Service?

By authorising us to make changes to your investments without seeking your prior authority, you cannot claim we were not acting on your behalf. Provided we act within that authorisation, our acts become binding on you. Therefore it is important you understand what we are authorised to do and carefully read and understand the activities that you are authorising us to perform on your behalf.

Do I have to enter into a contract for you to provide MDA Services?

Yes, as of 11 December 2004, to receive MDA services you must first enter into an MDA Contract. This contract will set out the terms and conditions of the authority and also the investment program, which sets out how your money will be invested.

How can I give you instructions on how to exercise rights relating to the financial products in my portfolio?

Generally, the financial products which we invest in on your behalf do not have any additional rights attached to them as they are held on a custodial platform. If an entitlement, such as a corporate action, was to materialise, our authority under the MDA contract will also permit us to exercise that without reference to you. If you do not wish for us to have this authority please let us know as this may affect our ability to offer the MDA service at the price quoted. You can however instruct us as to how you wish to act in regard to any specific financial product or right in writing by post, or email; our contact details are on the front of this FSG.

Do the agreed Investment Program and the MDA Contract comply with the Law?

Where this is relevant, the agreed investment program set out in the MDA Contract will comply with the law. The relevant law is Division 3 of Part 7.7 and Division 2 of Part 7.7A of the Corporations Act. The contract will also contain:

- the nature and scope of the discretions we will be authorised and required to exercise under the MDA Contract
- the investment strategy to be applied
- Information about significant risks associated with the MDA Contract
- The basis on which we consider the MDA Contract to be suitable for you, and *warnings that the MDA Contract may not be suitable to you if you have provided us with limited or inaccurate information relating to your relevant personal circumstances and specify that the MDA service may cease to be suitable for you if your relevant personal circumstances change.*

Who is responsible for reviewing the investment program?

We are responsible for reviewing your investment program. We will review your investment program annually and have an obligation to do so at least every 13 months.

Do you provide custodial or depository services for my portfolio?
We do not provide custodial or depository services. The custodian nominated for the regulated platform will hold them for you.

What is the cost for the MDA Contract or the MDA?
Please refer to our Fee Schedule in Part 3.

Do outsourcing arrangements apply to the MDA?
There are no outsourcing arrangements for the administrative functions of the MDA. We provide an MDA service on a regulated platform.

Do you have Professional Indemnity Insurance?
Northstar has Professional Indemnity Insurance in place to cover us for the financial services that we provide. We understand that it is adequate to meet our requirements as a financial services licensee. The policy includes coverage for claims in relation to the conduct of representatives/employees who no longer work for us (but who did at the time of the relevant conduct).

Are there any potential conflicts of interest?
Northstar is a privately owned company and does not intentionally have any arrangement in place to receive additional benefits, monetary or other with any product or service providers that it recommends.

Do you have a Privacy Policy?
Our Privacy Policy is available on our website: www.northstarfinancialadvisers.com.au. We hold your information in confidence and take all reasonable steps to ensure non-disclosure other than for the purpose of fulfilling your instructions.
However should you have a concern about any breach or potential breach of this privacy policy, please contact us and we will respond as soon as possible. If you feel we have not resolved your complaint you may contact the Office of the Australian Information Commissioner www.oaic.gov.au.

What if I have a complaint?
We will always endeavour to offer a high standard of service. However, if you have any problem with the service we provide to you, you can take the following steps.

- Contact Northstar by phone, mail or email and we will endeavour to resolve your complaint as promptly as possible.
- If an issue has not been resolved to your satisfaction, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au Email: info@afca.org.au
Free Call: 1800 931 678
In writing: Australian Financial Complaints Authority,
GPO Box 3, MELBOURNE VIC 3001

Part 3: Fee Schedule

Our first appointment takes approximately 1.5 – 2 hours. During this time we will discuss your current situation and work with you to identify your goals and objectives. We can then provide general advice in relation to how various strategies work. At this first meeting, the law prohibits us from providing you with specific, individual advice as we are required to complete further detailed investigations into your current situation. Northstar *may* charge a fee of $330 ($300 plus GST) for our first appointment to cover some of the Adviser's time spent. This fee will be deducted from any other advice fee should you proceed and have us undertake further work for you.

Should you require additional meetings to seek further General Advice or to help you in making a decision as to whether to engage our services, these will be charged at $300 per hour plus GST. Travel time may also be charged where the meeting is not held in our primary office location at Brookvale.

The *Initial Advice* includes researching your current situation and obtaining full financial records. Your financial situation usually needs to be modelled to confirm our strategies will meet your goals and objectives prior to making recommendations.

Following all this a written advice document called a Statement of Advice (SOA) is provided.

The fee for this individual advice and the completion of the SOA will be agreed with you prior to undertaking the work. Fees for the initial advice vary depending on the complexity of the situation. A typical SOA covering your strategic advice may cost $5,500 (GST inclusive). You may pay the initial fee directly or you may choose to have the fee taken from the funds invested should you wish to proceed further.

Implementation of Advice
In the event that you wish to proceed with our recommendations, we may charge a fixed implementation fee to cover the time taken to implement our recommendations. You may choose that this fee be deducted from your investment funds. Implementation includes work such as setting up investment vehicles such as SMSFs, Family Trusts or establishing investments including Managed Funds and Direct Shares. All fees will be fully disclosed in the SOA. On Investment, implementation Fees may range from $0 to $5,500. If we implement a life insurance product on your behalf we may receive remuneration from the product issuer of between 0 - 66% of the first year premium.

Ongoing Advice
The fee for ongoing advice may be charged in one or more of the following ways:

- MDA costs range between 0% and 3.0% of the value of the funds invested based on account balance. Out of this amount, the AFSL will receive between 0% and 1.10%.
- Life insurance renewal commissions range between 0% and 22%
- A review fee may be agreed by you and your adviser and paid in monthly instalments

Worked Dollar Example
Paul and Linda want advice on what to do now that they have turned 55. Paul and Linda are both still working and have an SMSF with total member benefits worth $1,000,000.

After meeting with an adviser from Northstar and gathering information in relation to their current situation, Paul and Linda agree to have a Financial Plan prepared for the agreed cost of $5,500.

Paul and Linda accept our advice and want us to implement the strategy and investments on their behalf.

In the Statement of Advice an Implementation Fee of $550 is agreed to establish the MDA Service. The Fees and charges in relation to this advice are shown in the following table.

* SOA preparation fee is discounted by initial meeting fee.

Item	Cost	As a % of Funds
Initial Meeting	*$330*	*0.03%*
SOA Preparation *	*$5,170*	*0.52%*
Total Cost of Initial Advice	$5,500	0.55%
Implementation Fee	$550	0.06%
MDA - direct costs	*$12,745*	*1.27%*
MDA - indirect costs	*$7,640*	*0.76%*
MDA - inclusive of all up cost	$20,385	2.04%
Total Fees for Year 1	$26,435	2.64%
Total Ongoing Fees for Subsequent Years	*$20,385*	*2.04%*

Part 4: The Northstar Team

Alistair Saunders – Director & Authorised Representative (ASIC Rep 273419)
Alistair heads the Northstar Financial Advisers team and brings to the group over 20 years of experience and insight into the financial services industry. He is committed to developing long term working relationships with his clients.

Alistair has attained both a Bachelor of Economics and Graduate Diploma in Personal Financial Planning. He is an accredited specialist with the SMSF Professionals' Association of Australia Ltd.

Alistair has a motivated and enthusiastic approach to client service. His easy and approachable manner is much appreciated by clients and admired by his colleagues. He prides himself on his ability to really listen and to understand his client's needs and to provide truly individual and high quality advice.

Julie Piggott – Financial Controller
Julie is a Chartered Accountant who uses her 20 years of experience within our business to deliver financial management to the business. Julie coordinates all the financial aspects of the Northstar Financial Advisers team.

Leonie Morgan—Client Service Manager
Leonie brings her more than 20 years experience in coordinator roles to Northstar and holds a Diploma of Financial Planning. Leonie works with our Adviser and is a first point of contact with our clients.