



Financial Services Guide

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Licensee

Mackay Private Partners Pty Ltd
(AFSL# 534073 ACN 651 893 935)

The Financial Services Guide (FSG) is authorised for distribution by Mackay Private Partners.

Authorised Representatives

Mackay Private Wealth Pty Ltd
(ASIC# 1279853 ABN 32 636 659 580)
Samuel Mackay (ASIC# 1003645)
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Richard Grimshaw (ASIC# 0277096)

Authorised Representatives act on behalf of Mackay Private Partners Pty Ltd, who is responsible for the services that they provide.

Contact Details

Level 10, 167 Eagle Street, Brisbane QLD 4000
www.mackayprivate.com

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 that may impact the services
- How are we remunerated
- How do we deal with complaints if you are not satisfied with our services

Our Lack of Independence

We are not able to describe ourselves as independent, impartial, or unbiased due to the receipt of stamping fees on new listed investments and commissions from previously implemented personal risk insurance policies.

We will not receive commissions on any new risk insurance policies.

This does not affect our commitment or ability to act in your best interests when providing advice.

Our Services

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

- Superannuation including SMSF
- Retirement planning
- Portfolio management
- Managed investments
- Securities (direct shares)
- Margin lending facilities
- Personal risk insurance

Except Will is not authorised to provide advice on margin lending facilities.

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'll ask questions to make sure we provide advice that 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 (SoA), 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 (PDS) where we recommend a financial product other than securities. This contains information to help you understand the product being recommended.

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 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 be documented in a Record of Advice (RoA), 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

We may charge fees for the preparation, presentation, and implementation of our advice.

These fees are tailored to your individual circumstances and depend on the complexity of your situation and the time required to prepare your personal advice.

We'll always discuss these fees with you upfront and seek your agreement before proceeding with any advice.

Ongoing Advice Fees

We may charge a fee for providing ongoing advice services.

This fee will depend on the nature and scope of the services we provide and may be structured as a fixed amount or a percentage of the funds under our advice (excluding any geared amounts).

All terms, including fees and deliverables, will be outlined in a written agreement.

We may also charge transaction-based fees for share trades we advise on. These will be clearly disclosed at the time of advice.

Stamping Fees

We may receive one-off stamping fees when you invest in certain listed investments (e.g., Hybrids and IPOs). The issuer of the investment will pay these, and typically will be a set percentage of the investment amount.

Insurance Commissions

We receive a recurring commission payment on personal risk insurance policies that have been previously implemented. We will not receive commissions on any future policies.

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 upon request.

Adviser Remuneration

Your financial adviser is employed by the practice and receives a base salary, with potential bonuses tied to advice quality and performance metrics.

Samuel and Will, as practice owners, may also receive profit distributions.

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 submit your complaint in writing to our office.

If you are not satisfied with our response, you can lodge a complaint with the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or via their website www.afca.org.au. AFCA provides fair and independent financial services complaint resolution, which is free to consumers.

Mackay Private Partners Pty Ltd holds Professional Indemnity insurance, which satisfies the requirements for compensation arrangements under section 912B of the Corporations Act. It covers the financial services provided by current and past representatives.

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.

