ASHFORDS
WEALTH ADVISORS

FINANCIAL SERVICES GUIDE

This guide is designed to assist you in determining whether to use the services offered by Ashfords Wealth Advisors.

It contains important information about the services we offer, how we are paid, any potential conflicts of interest, as well as how to access our internal and external dispute resolution procedures and privacy policy.



Effective date: 4th November 2026



About us.

We are a respected, professional full service financial and advisory firm.

Ashfords was founded in 2015 following a merger of accounting firms. We have since grown to become the pre-eminent financial advisory firm to SMEs in Melbourne's South East.

As a business and as individuals, we believe in our CARE values of:

Collaboration
Adaptability
Respect
Enjoyment

These values shape our culture, and are our guiding principals for how we work with clients, partners and each other.

We deliver innovative, proven solutions and expert advice as the trusted advisor to our clients; securing their financial freedom and providing peace of mind.

What makes us unique is our friendly, accessible style. We have retained the personalised approach of a small firm with the full service offering rivalling that of the larger firms. We are here with clients for the whole journey, going beyond just being a financial advisor. We genuinely care about our clients, which is evidenced through the long-term relationships we build and the trust placed in us.

Not independent

Please note, Ashfords Wealth Advisors may receive commissions from insurance providers; this commission is to offset the cost of providing insurance advice and is based on a percentage of the premium paid by the insured for cover put in place. Therefore, based on the restrictions set out in s.923A of the Corporations Act, we are not permitted to use the terms 'independent, unbiased or impartial' in relation to this service.

However, all our advisors pride themselves on offering the best solution tailored to each client's needs and are not affiliated with, or beholden to, any one insurance provider or underwriter.

Who can give me advice?



Andrew Brown

Andrew is an authorised representative (no. 289501) of Ashfords Wealth Advisors Pty Ltd. With a Bachelor of Business degree, Andrew is a Certified Financial Planner and a member of the Financial Advice Association of Australia (FAAA).

Andrew receives a salary as an employee of Ashfords Wealth Advisors Pty Ltd. He is also a director and shareholder and may receive dividends or director's drawings.



Stuart Gibson

Stuart is an authorised representative (no. 1002949) of Ashfords Wealth Advisors Pty Ltd. He has an Advanced Diploma of Financial Planning as well as additional accreditations for Self-Managed Super Funds and Gearing and is a member of the Financial Advice Association of Australia (FAAA).

Stuart receives a salary as an employee of Ashfords Wealth Advisors Pty Ltd.



Tim Kay

Tim is an authorised representative (no. 338237) of Ashfords Wealth Advisors Pty Ltd. Tim holds a Graduate Diploma of Financial Planning plus an Advanced Certificate in General Insurance. He is also a Certified Insurance Professional and a Chartered Life Practitioner.

Tim is a member of the Financial Advice Association of Australia (FAAA) and the Australian and New Zealand Institute of Insurance and Finance (ANZIIF).

Tim receives a salary as an employee of Ashfords Wealth Advisors Pty Ltd.



Samantha Bakhurst

Samantha is an authorised representative (no. 1301732) of Ashfords Wealth Advisors Pty Ltd. Samantha holds a Masters Degree in Financial Planning and a Bachelor of Business (Banking & Finance and Accounting).

Samantha receives a salary as an employee of Ashfords Wealth Advisors Pty Ltd.



Kyle Yorke

Kyle is an authorised representative (no. 1319905) of Ashfords Wealth Advisors Pty Ltd. He holds a Bachelor of Commerce & Business Analytics, Kyle is a member of the Financial Advice Association of Australia (FAAA).

Kyle receives a salary as an employee of Ashfords Wealth Advisors Pty Ltd.

Our advice to you

STATEMENT OF ADVICE

When we give you financial advice - a Statement of Advice - we take into account your current financial situation and future needs, ensuring our clients receive tailored and effective wealth planning strategies.

In this Statement of Advice, we will tell you about:

- our fees and commissions
- any associations we have with Financial Product Issuers or other parties which may have influenced the advice we give you.

If we recommend to you a particular Financial Product, we will give you information about it in the form of a Product Disclosure Statement (PDS) to help you make an informed decision about that Financial Product.

RECORD OF ADVICE

If subsequent or further advice is given, a full Statement of Advice may not be required. If that is the case, we will keep a Record of Advice that can be made available to you upon request for up to seven years.

YOUR QUESTIONS ANSWERED

Who is responsible for the financial services provided?
Ashfords Wealth Advisors Pty Ltd – Australian Financial Services Licence (AFSL) 226184 – is responsible for the financial services provided including the distribution of this Financial Services Guide (FSG).

Do you have any associations with financial product issuers?
Ashfords Wealth Advisors Pty Ltd is one of 18 shareholders and a Principal Member of the Alpha Group Pty Ltd (Alpha Group).

The Alpha Group receives sponsorship from various product providers and uses this sponsorship to provide education and training relevant to the carrying on of a financial services business, to principal members and their representatives and employees.

Ashfords Wealth Advisors Pty Ltd discloses sponsors and amounts received from sponsors in an Alternative Remuneration Register. Ashfords Wealth Advisors Pty Ltd representatives also maintain an Alternative Remuneration Register and record any benefit they or their employees obtain by way of education and training provided by Alpha Group.

You may place a request in writing to us for a copy of the Alternative Remuneration Register of your adviser.

What financial services, products and advice are you authorised to provide?
We at Ashfords Wealth Advisors Pty Ltd are authorised to provide the following financial product advice and to deal in those products;

- Deposit and Payment Products - Basic Deposit
- Deposit and Payment Products - Non-Basic Payment
- Deposit and Payment Products - Non-Cash Payment
- Government Debentures, Stocks or Bonds
- Life Products - Life Risk Insurance Products
- Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
- Standard Margin Lending Products
- Securities
- Superannuation

We also provide a portfolio review service.

YOUR QUESTIONS ANSWERED (cont.)

What information do you keep and can I see my file?

We maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you. We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy is available on request.

If you wish to examine your file, please ask us. We will make arrangements for you to do so.

What information should I provide to receive personalised advice?

You need to provide us with details of your current financial situation, your personal objectives, and any other relevant information, so that we can offer you the most appropriate advice possible. You have the right not to tell us, if you do not wish. However, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation.

You should read the warnings contained in the Statement of Advice carefully before making any decision relating to a financial product/s.

How can I give you instructions about my financial product/s?

You may tell us how you would like to give us instructions. For example by telephone, in person or other means such as email.

If we provide you with execution-related telephone advice, you may request a record of the advice, at that time or up to seven years after providing the advice.

If our representative provides further advice to you, and that further advice is related to the advice we provided you in a previous Statement of Advice and we do not give that further advice to you in writing you may request a copy of the record of that further advice at any time up to seven years.

How will I pay for your services?

Typically, Ashfords Wealth Advisors charges a fee-for-service when giving advice or dealing in Australian Financial Services.

We charge an upfront fee for our initial advice. This is determind by the complexity of the advice and will be discussed and agreed with you prior to providing you with advice. Our fees for this service range between $3,000 and $9,500 plus GST.

Ashfords Wealth Advisors offer ongoing services based on your personal needs and circumstances. The cost of these services start from $3,600pa plus GST. Our fees and services will be set out in a formal agreement with you, prior to proceeding with our services.

We will receive an upfront commission from insurance product issuers based on a percentage of the premiums you pay. Usually, this upfront commission is in a range from 33% to 66% including GST of the first year's premium. For example, for a premium of $1,000 we may receive from $330 to $660.

In addition to the upfront commission payment, we will also receive ongoing insurance commissions. The amount received varies depending on the product and options recommended but typically we receive an ongoing commission in the range from 10% to 33% of the annual premium.

Do you pay for referrals?

Where you have been referred to us by someone else, if we pay them a fee or commission in relation to that referral, we will tell you in the Statement of Advice who will receive that fee or commission and the amount they will receive.



DISPUTES HANDLING AND COMPLAINTS POLICY

We treat any complaint we receive seriously. If you are dissatisfied with your experience as our client we ask that you communicate with us (e.g. by phone, email or in person) so we can try to resolve the issue for you. We'll do our best to help figure out the background of the matter with you.

We have adopted best practice complaints handling processes to ensure:

1. Acknowledgement of your concerns within 24 hours of receipt
2. Speedy assessment and investigation
3. Timely provision of a response (known as an IDR response) no more than 30 days after we receive your complaint.

If we cannot resolve the issue to your satisfaction within that time frame, we will refer you to the free industry complaints handling body known as Australian Financial Complaints Authority Limited (AFCA).

We are a Financial Member of AFCA, the Government approved External Disputes Resolution scheme.

AFCA can be reached on 1800 931 678

AFCA's postal address is
GPO Box 3, Melbourne VIC 3001

AFCA's website is www.afca.org.au



Privacy Statement

We understand that people want the information that they give Ashfords to be treated with respect and confidentiality. Protecting your information is an important part of maintaining trust between us and our clients and, by handling information in a secure manner, we build strong business relationships.

This summary sets out the key points about how Ashfords Wealth Advisors Pty Ltd handles personal information. We collect, hold, use and disclose personal information to carry out our business functions and provide our financial planning services to you. The obligations contained in the Privacy Act 1988 (Cth), the 13 Privacy Principles and any registered APP Code are those that apply to our practices for handling personal information.

More information can be found in our main privacy policy available on our website at www.ashfords.com.au or by contacting Ashfords to obtain a copy free of charge.

Collection of personal information

We usually collect personal information (including sensitive information) from you, or a person or entity representing you, when we provide our services – including when we provide financial planning services to you.

We may collect personal information (including sensitive information) from third parties or publicly available sources to enable us to provide our products and services to you.

We may also collect personal information (including sensitive information) through our websites and social networks such as Facebook and LinkedIn.

Disclosure of personal information

Where permitted by current privacy legislation, we disclose information about you to authorised people, organisations and Government agencies.

Generally, we do not disclose sensitive information about you unless you agree, you would reasonably expect us to or we are permitted by current privacy legislation to disclose that information.

In limited circumstances, we disclose or store personal information overseas where permitted by current privacy legislation. This includes the use of Cloud computing and website traffic information we collect using Google Analytics.

Assessing and correcting personal information

In most cases, when you request access to personal information that we hold about you we will provide you with that information. There are limited exceptions under current privacy legislation where we are not obligated to provide you with that information. It is important that the information about you is complete and accurate and we take reasonable steps to update your information when we become aware that it is out of date or incorrect.

Further questions

If you have any further questions about the financial services Ashfords Wealth Advisors provides, please contact our office on 03 9551 2822.

Please retain this document for your reference and future dealings with Ashfords Wealth Advisors.

ASHFORDS
FOR YOUR FINANCIAL FREEDOM

This Financial Services Guide (FSG) is issued by:

Ashfords Wealth Advisors Pty Ltd
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Ashfords Wealth Advisors Pty Ltd holds Professional Indemnity Insurance (PII) that meets the compensation requirements of the Corporations Act and ASIC's Regulatory Guide 126. The PII also provides cover for a period of time in relation to the conduct of past representatives/employees who may no longer work for Ashfords Wealth Advisors Pty Ltd. If you have any questions about our compensation arrangements, please ask your representative.