FINANCIAL SERVICES GUIDE

16 January 2026

This FSG contains the following sections:

1 - Why are you receiving this document?

2 - About Your Adviser;

3 - The Services We Provide;

4 - Our Fees and Charges;

5 - Consumer Protection - Professional Indemnity, Conflicts of Interest and your Privacy;

6 - Managed Discretionary Account Service; and

7 - Contact and Acknowledgement.

SECTION 1

WHY ARE YOU RECEIVING THIS DOCUMENT?

WHAT IS THE ROLE OF THE FINANCIAL SERVICES GUIDE?

This Financial Services Guide (FSG) is intended to assist you in making a decision as to whether you would like to engage the services of UNICA Wealth.

Our FSG contains information about:

- Our Australian Financial Services License (AFSL);
- UNICA Wealth & our Financial Advisers;
- The services we offer and their cost;
- How we are remunerated;
- Any conflicts of interest which may impact the services;
- How we deal with complaints if you are not satisfied with our services.

OUR AUSTRALIAN FINANCIAL SERVICES LICENSE (AFSL)

UNICA Wealth is authorised to provide financial planning advice by our Licensee, SGN Financial Pty Ltd. SGN Financial Pty Ltd holds an Australian Financial Services Licence (490523) which has been issued by the Australian Securities and Investments Commission (ASIC).

SGN Financial Pty Ltd is required to comply with the obligations of the Corporations Act and the conditions of its licence. The obligations include the requirement to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that we provide.

UNICA Wealth Pty Ltd is a Corporate Authorised Representative of SGN Financial Pty Ltd (Corporate Authorised Representative number 1007221).

UNICA Wealth's Financial Advisers are authorised by SGN Financial Pty Ltd to provide the financial services described in this document. UNICA Wealth's financial advisers are authorised by SGN Financial Pty Ltd provide this FSG.

SGN Financial Pty Ltd
ABN 40 120 395 904
Holder of Australian Financial Services Licence No. 490523

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Brighton, Vic, 3186

Email: dmurray@sgnf.com.au
Website: sgnfinancial.com.au/our-license

LEGAL NOTICE RE 'LACK OF INDEPENDENCE'

The financial services laws say you cannot call yourself independent (or similar words) if, among other things, you receive commissions that aren't rebated in full to your clients. Because, in some circumstances, we are paid commissions (which are built into the cost of the product and are not an additional cost to you) where we recommend and implement insurance products, and because entities associated with the licensee are paid fees for the investment management services relating to managing the Navegar managed accounts based on a percentage of the amount of funds in those accounts; we are required to provide this notice to you and are not able to refer to ourselves as independent.

SECTION 2

ABOUT YOUR ADVISER

WHO IS YOUR FINANCIAL ADVISER?

UNICA Wealth's Financial Advisers are Dominic Mulcahy, Cameron Pereira, Luke Roberts, Jock Calvert, Matthew Barker, Callum Tabor and Felicity Shadbolt.

As Authorised Representatives of SGN Financial Pty Ltd, Dominic, Cameron, Luke, Jock, Matthew, Callum and Felicity are authorised to provide financial services as described in this document. Their details are provided on the following page.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to UNICA Wealth, Dominic Mulcahy, Cameron Pereira, Luke Roberts, Jock Calvert, Matthew Barker, Callum Tabor, Felicity Shadbolt and Navegar Portfolio Management Pty Ltd as the context applies. The term 'Representatives' refers generally to SGN Financial Pty Ltd's Authorised Representatives.

WHAT EXPERIENCE, QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DO YOUR FINANCIAL ADVISERS HAVE?

Dominic Mulcahy CA(FPS), CFP – Authorised Representative no. 415638

Managing Director, Private Client Adviser

Dominic has been providing financial planning advice since 1998. He is a Certified Financial Planner® and Chartered Accountant (Financial Planning Specialist) with a Bachelor of Commerce from the University of Tasmania and a Diploma of Financial Planning from Deakin University. Dominic became a member of Chartered Accountants Australia and New Zealand (CA ANZ) in 1997, and is also a member of the Financial Advice Association Australia (FAAA). During 2017, Dominic was named in the Australian's Top 50 Advisers in Australia, in conjunction with Barron's, as well as the Financial Standard's FS Power 50 – The 50 most influential financial advisers in Australia.

Cameron Pereira CFP – Authorised Representative no. 289207

Director, Private Client Adviser

Cameron has been in the financial services industry since 2004 and has been providing financial planning advice since 2010. He is a Certified Financial Planner® with a Bachelor of Commerce from the University of Tasmania, as well as a Graduate Diploma in Financial Planning and a Masters in Applied Finance from Kaplan Professional Education. Cameron is a member of the Financial Advice Association Australia (FAAA).

Luke Roberts CFP – Authorised Representative no. 1003053

Director, Private Client Adviser

Luke has been in the financial services industry since 2004. He is a Certified Financial Planner® with a Bachelor of Economics from the University of Tasmania and a Graduate Diploma of Applied Finance from the Securities Institute of Australia. Luke is a member of the Financial Advice Association Australia (FAAA) and the Responsible Investment Association Australasia.

Jock Calvert – Authorised Representative no. 1305065

Private Client Adviser

Jock has worked in the financial planning industry since 2016 in various capacities. Jock holds a Bachelor of Business with a Major in Finance and a Graduate Diploma in Financial Planning from the University of Tasmania. Jock completed his professional year in early 2024.

Matthew Barker – Authorised Representative no. 1305251

Private Client Adviser

Matthew has been working in the financial planning industry since 2022 in a variety of roles. Matthew holds a Bachelor of Business, majoring in Finance, and a Bachelor of Economics, majoring in Economic Foundations, from the University of Tasmania, along with a Graduate Diploma of Financial Planning from Deakin University. Matthew completed his professional year in 2024.

Callum Tabor – Authorised Representative no. 1313988

Private Client Adviser

Callum began his career in the financial planning industry in 2023 when he joined UNICA Wealth. He holds a Bachelor of Business majoring in Finance and a Bachelor of Economics majoring in Quantitative Analysis, along with a Graduate Diploma in Financial Planning from the University of Tasmania. He completed his professional year program in July 2025.

Felicity Shadbolt – Authorised Representative no. 1319270

Provisional Financial Adviser

Felicity has been working in the financial planning industry since joining UNICA Wealth in 2017. She holds a Bachelor of Business, majoring in Accounting and Finance, from the University of Tasmania, along with a Graduate Diploma of Financial Planning from Kaplan Professional. Felicity is currently completing the professional year and is scheduled to complete this program in July 2026.

DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

Dominic Mulcahy, Cameron Pereira, and Luke Roberts have an association with UNICA Wealth Pty Ltd (14 602 564 509) as employees, Directors and shareholders (via related entities). Jock Calvert, Matthew Barker, Callum Tabor and Felicity Shadbolt have an association with UNICA Wealth Pty Ltd as employees.

Navegar Portfolio Management is fully owned by SGN Financial Pty Ltd.

SECTION 3

THE FINANCIAL ADVICE PROCESS

We recognise that the objectives and personal circumstances of each client are different. What is right for one client may not be right for another. 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 address all issues.

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.

For managed funds and personal risk insurance we will provide you with a Product Disclosure Statement. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about our advice and the products we have recommended. You can provide instructions to us in writing, via phone or via email (please refer to Section 7 for contact details).

We may provide further advice to you to keep your financial 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 (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.

WHAT SERVICES DO WE PROVIDE?

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

- Superannuation
- Self-Managed Superannuation Funds
- Retirement planning
- Portfolio management
- Personal risk insurance
- Managed investments
- Securities (direct shares)
- Margin lending facilities
- Managed Discretionary Accounts
- Estate Planning (in conjunction with an estate planning specialist lawyer)

WHAT FINANCIAL PRODUCTS IS YOUR FINANCIAL ADVISER AUTHORISED TO PROVIDE ADVICE ON?

SGN Financial Pty Ltd is authorised by its AFSL to provide product advice for the following classes of financial products:

	LIFE PRODUCTS	MANAGED INVESTMENTS	RETIREMENT SAVINGS ACCOUNTS	SUPERANNUATION	SELF-MANAGED SUPERANNUATION FUNDS	MARGIN LENDING	SECURITIES	ADVANCED SECURITIES	MANAGED DISCRETIONARY ACCOUNTS	CASH & DEPOSIT PRODUCTS
DOMINIC MULCAHY	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
CAMERON PEREIRA	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
LUKE ROBERTS	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
JOCK CALVERT	✓	✓	✓	✓	✓		✓		✓	✓
MATTHEW BARKER	✓	✓	✓	✓	✓		✓		✓	✓
CALLUM TABOR	✓	✓	✓	✓	✓		✓		✓	✓
FELICITY SHADBOLT										✓

HOW DO WE SELECT THE PRODUCTS WE USE?

Our Investment Committee, made up of both internal and external experts, research a range of products to be placed on our Approved Products List (APL). This APL is not an exhaustive list of all products available; it is limited to those we research and approve.

When providing personal advice, we'll only recommend a product if we're satisfied it is in your best interests, and it is appropriate for you. In doing so, we'll conduct a reasonable investigation into products, depending on your personal circumstances, which may include investigating and recommending products which are not on our APL.

SECTION 4

FEES AND CHARGES

HOW WILL YOUR FINANCIAL ADVISER BE PAID FOR THE SERVICES PROVIDED?

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by UNICA Wealth Pty Ltd are paid to SGN Financial Pty Ltd, as Licensee.

SGN Financial Pty Ltd will forward all fees and commissions to UNICA Wealth Pty Ltd each month less SGN Financial Pty Ltd's monthly fee for licensee services.

The following is a list of potential fees that you may pay for our services. As our fees are subject to each of our client's unique circumstances, we will confirm the amount and type of fees applicable to you individually.

Full details of all fees and commissions for financial services will be provided to you in an initial Letter of Engagement, Statement of Advice (SoA), or Record of Advice (RoA), Ongoing Advice Service Agreement and Product Disclosure Statements at the time of receiving any recommendations.

You may request particulars of any of these fees in writing at any time.

WHAT IS YOUR FINANCIAL ADVISER'S FEE STRUCTURE?

As part of detailed financial planning, fees will apply at various stages of the advice process. Before making any recommendations, we will discuss and agree on the fees with you.

Advice fees are payable by you at the following stages:

- **Initial Meeting(s)**: We apply a fee of $440 (including GST) for an initial meeting(s) prior to agreeing to Terms of Engagement and/or Ongoing Advice Service Agreement.
- **Specific Advice**: For having a personalised financial plan (Statement of Advice – 'SoA') prepared, a plan preparation fee will usually apply. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you. The typical fee range is $4,400 to $7,700. For large, complex projects, the cost may be higher, however we will always provide an estimated cost, which we will agree upon before commencing work.
- **Implementation:** We do not ordinarily charge implementation fees. However, if you decide to proceed with our advice we may charge a fee for the time we spend assisting you with implementation.
- **Ongoing Service and Reviews**: We believe it is important to establish and maintain an ongoing advice relationship with you. This allows us to regularly review your financial plan to ensure that your financial strategies and investments remain appropriate, and you remain on track to achieving your goals.

  Our ongoing advice fees are charged at a flat rate based on the agreed scope of advice ranging from $5,500 to $16,500 per annum (including GST). For more complex cases, multiple entities, and/or larger portfolios, ongoing fees may be higher, but these will be agreed to in advance and reviewed annually.

A separate ongoing advice fee is charged by Navegar Portfolio Management Pty Ltd if you invest in the Navegar Managed Account. This fee is 0.15% per annum (exclusive of GST) of your account balance. This fee may be waived by your Financial Planner.

For example, if you invest $100,000 into the Navegar Managed Account, $150 per annum (exclusive of GST) will be deducted.

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

COMMISSIONS

We may receive commissions and other benefits from some product and service providers. The commission will vary depending on the product or service which is recommended. You will be advised of the exact amount in the SoA or RoA.

Insurance Commissions

If we recommend that you acquire a personal or business life insurance product, and you acquire that product, we may receive initial and ongoing commissions.

The initial commission is paid in the first year by the product issuer to SGN Financial Pty Ltd.

Ongoing commissions are payments paid by product issuers to SGN Financial Pty Ltd in the years after the first year.

If you initiate an increase to your cover, we may receive initial and ongoing commissions on the increase to your policy cost. The ongoing commission on a client-initiated increase is only paid in respect of the period that starts from the first anniversary of the increase.

If the initial commission is higher than the ongoing commissions, the maximum commission that we may receive is set out in the table on the following page.

DATE A NEW PRODUCT IS ISSUED	INITIAL COMMISSION (% OF ANNUAL POLICY COST OR INCREASE INCL. GST)	ONGOING COMMISSION P.A. (% OF ANNUAL POLICY COST OR INCREASE INCL. GST)
Before 1 January 2018 or before 1 April 2018 when the application was received prior to 1 January 2018	0 – 121%	0 – 33%
1 January 2018 – 21 December 2018*	0 – 88%	0 – 22%
1 January 2019 – 31 December 2019*	0 – 66%	0 – 22%
From 1 January 2020*	0 – 66%	0 – 22%

*UNICA Wealth Pty Ltd may receive the pre 1 January 2018 commission rates above from the product issuer if:

- Your policy was issued before 1 January 2018 and you exercise an option to establish new or additional cover under your policy after 1 January; or
- Your policy was issued before 1 January 2018 and is replaced after 1 January 2018 to correct and administrative error.

Example

You have an existing policy with us, issued in 2017, and in 2019 you decide to increase the cover on that policy with a corresponding increase in policy cost of $100 pa. We may receive up to $121 (121% incl. GST) as initial commission on that increase and may pass up to $121 pa to us.

The ongoing commission payable to us in respect of this increased policy cost may be up to $33 (33% incl. GST).

Or, we recommend an insurance product to you and it is issued on 2 April 2019. The first year's insurance premium is $10,000, the commission will generally be no more than $6,600 (66% incl. GST).

In subsequent years with this example the commissions will be between $0 to $2,200 (22% incl. GST).

If the initial commission is equal to the ongoing commissions (as a percentage of your policy cost), we may receive up to 35% (incl. GST) of your annual policy cost.

This percentage may differ depending on the product issuer and the individual insurance contract. This will be discussed and disclosed in writing with you before you proceed.

Legacy Investment Commissions

We may receive a commission payment from some investment providers where the product was purchased prior to 1 July 2013.

This will be based on your account balance and will continue to be paid for as long as you hold the investment. This fee will not usually exceed 0.5% of your account per annum. For example, if you have $10,000 invested, we may receive a commission of up to $500 per annum.

WHAT AMOUNTS DO OUR ADVISERS AND OTHER RELATED ENTITIES RECEIVE FOR PROVIDING FINANCIAL SERVICES?

Dominic, Cameron, Luke, Jock, Matthew, Callum and Felicity receive a salary as employees of UNICA Wealth Pty Ltd.

Dominic, Cameron, and Luke are Directors of UNICA Wealth Pty Ltd. The Directors are not paid Directors Fees. UNICA Wealth distributes company profits to shareholders periodically.

WHAT OTHER BENEFITS DOES YOUR FINANCIAL ADVISER RECEIVE?

From time to time we may accept alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences).

We maintain a register detailing any benefit we receive which is valued at between $100 and $300 and other benefits that relate to information technology software or support provided by a product issuer or that relate to educational and training purposes. A copy of the register is available on request.

WILL YOUR FINANCIAL ADVISER BE PAID WHEN MAKING A REFERRAL?

We expressly do not accept payment for making a referral to an external specialist such as an accountant, solicitor or finance broker. Similarly, we do not make payments to external parties for clients referred to UNICA Wealth.

SECTION 5

CONSUMER PROTECTION

PROFESSIONAL INDEMNITY INSURANCE

SGN Financial Pty Ltd is required to comply with the obligations of the Corporations Act and the conditions of its licence. This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer. These arrangements satisfy the requirements of Section 912B of the Corporations Act.

As Directors of UNICA Wealth and members of Chartered Accountants Australia and New Zealand (CAANZ), Dominic Mulcahy is a participant in a scheme that limits his liability. Effectively, the scheme identifies Dominic as being a responsible professional, who will have adequate resources to meet claims made against him to a specified limit.

CONFLICTS OF INTEREST

SGN Financial Pty Ltd has negotiated a fee discount for the BT Panorama and Wrap platforms which UNICA Wealth clients benefit from.

Your financial adviser may recommend investments in shares that they hold personally or may hold in the future. You will be advised where a conflict of interest may exist and how the conflict will be managed.

In the event that your adviser recommends an investment in Navegar Managed Accounts, Navegar will be paid a fee for providing the Managed Accounts. This fee is shared between Navegar to cover costs related to the provision of such portfolios and to your adviser in relation to advice provided in respect of that portfolio. The fee paid to your adviser will be documented in the Statement of Advice. It may be reduced to nil at the discretion of the Adviser.

Navegar Portfolio Management provides administration and other services to the Navegar Managed Accounts. A fee to cover these services is charged within the Navegar Managed Accounts. The fee is 0.02% per annum of funds invested (not including cash balances) by you in those accounts. The fee is charged on a cost recovery basis only (that is, it is not set up to profit Navegar, SGN or its associated entities); it is collected by Ironbark (as Responsible Entity) via the managed accounts and ultimately received by SGN Financial. No part of the fee is paid to your adviser. For example, if you invest $100,000 in those accounts, the fee would be $20 per annum. The fee is reviewed periodically.

Investment Commissions

We may receive a monthly investment commission payment from some investment providers. These payments will be based on your account balance and will continue to be paid for as long as you hold the investment.

We consider these payments (if any) when determining the flat dollar annual ongoing service fee to ensure our fees are fair and reasonable with reference to the agreed scope of work.

Placement Fees

We may receive one-off placement fees where you invest in some listed investments (eg bank issued hybrids and IPOs). These will be paid by the issuer of the investment and will typically be a set percentage of the investment amount. In the interests of transparency and best practice, we have a policy of passing on 100% of all placement fees to our clients.

Licensee Commission

Some product providers may pay SGN Financial Pty Ltd an additional licensee commission. The commission is based on the total funds invested in their products or the total insurance premiums for their policies across all practices operating under SGN Financial.

MAKING A COMPLAINT

We always endeavour to provide you with the best advice and service and will seek to resolve your concern within 30 days.

If you are not satisfied with our services then we encourage you to contact us. Please call us or put your complaint in writing to SGN Financial Pty Ltd.

C/O – Mr David Murray
P.O. Box 9222, Brighton, VIC, 3186
dmurray@sgnf.com.au

If you are not satisfied with our response or it is not resolved within 30 days, you can refer it to the Australian Financial Complaints Authority (AFCA). You can contact AFCA in the following ways:

Writing to:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Email: info@afca.org.au

Website: www.afca.org.au

Phone: 1800 931 678

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 full Privacy Policy is available on the UNICA Wealth website, www.unicawealth.com.au

Feel free to call us should you have any particular questions or concerns with regard to your privacy on (03) 6294 0000.

SECTION 6

MANAGED DISCRETIONARY ACCOUNT SERVICE

The licensee and representatives described in this FSG are licensed and authorised to provide Managed Discretionary Account ('MDA') services. We provide our MDA services in compliance with ASIC Legislative Instrument 2016/968.

We provide Limited MDAs only. That is, we provide and advise on MDAs that hold assets on Regulated Platforms only (e.g. superannuation platforms and investor-directed portfolio services).

When providing MDA services, we outsource asset holding and ongoing transaction reporting to the Regulated Platform operator. Typically, the Regulated Platform operator will outsource custody of the platform's assets to a third-party custodian. We only engage with external providers that we consider provide appropriate levels of service, security, flexibility, choice and efficiency at reasonable, competitive prices. We follow our outsourcing policy when appointing outsourced providers. We also regularly review the performance of these providers through formal reviews and our everyday interactions with them.

MDA AGREEMENT

To receive MDA services from us, you need to first enter an MDA Agreement with us. The MDA Agreement will include an Investment Program that meets:

- the Statement of Advice ('SOA') requirements in Division 3 of Part 7.7 of the Corporation Act 2001 (Cth) ('the Act') (these relate to rules around the provision of SOAs and the disclosure requirements); and
- the best interest requirements that apply to personal advice (i.e. Division 2 of Part 7.7A of the Act).

The Investment Program will also contain:

- a statement about the nature and scope of the discretions we will be authorised to, and those that we are required to, exercise under the MDA agreement and the investment strategy that is to be applied in exercising those discretions; and
- information about any significant risks associated with the MDA agreement; and
- the basis on which we consider the MDA agreement to be suitable for you; and
- warnings that the MDA agreement may not be suitable for you if you have provided limited or inaccurate information about your relevant personal circumstances and may cease to be suitable if you're relevant circumstances change.

We will review the Investment Program at least once every 13 months.

RISKS

Using an MDA involves some risks. Significant risks associated with investing through the MDA service include:

- We will make investment decisions on your behalf and arrange transactions on your Regulated Platform without having to seek your authority before every decision or transaction. You need to be comfortable with this;
- Because the MDA gives us discretion to arrange to buy and sell interests in underlying financial products on your behalf, there is a risk that your circumstances change, and the MDA is no longer suitable to you.
- Because we may actively arrange to buy and sell financial products within your Regulated Platform account on your behalf, there is a risk that you will accrue capital gains tax liabilities.
- Because we may exercise discretions in relation to Corporate Actions (so long as they fit within the investment strategy agreed between us), there is a risk that we may make a decision that is different to one you would have made. Corporate Actions typically relate to share investments and include actions taken by companies affecting their capital structure, including mergers, acquisitions, bonus issues, dividends, interest, and ASX code changes.
- the operator of the Regulated Platform, or a custodian they appoint, will be the legal owner of your investments, not you. Your investments are held on trust for you as beneficial owner (note that we do not hold any legal or beneficial interest in your investments);
- there can be different tax treatments and consequences when investing into pooled funds via a Regulated Platform. Also, sometimes it is not possible to invest or redeem interests in pooled funds as quickly as you could with direct investments; and
- Our acts are binding on you provided we act within the terms of this agreement. You will not be able to claim that we were not acting on your behalf.

You may instruct us in writing (email or letter) on investment changes to your Regulated Platform Account. In these situations, we will be acting on your instructions and the changes will not be covered by the MDA service.

The external custodians that are appointed to hold your assets in the Regulated Platforms are:

BT Wrap, BT Wrap Open and BT Panorama

- BT Portfolio Services Ltd- C/- Westpac Group Secretariat, Westpac Place, Level 18, 275 Kent St, Sydney NSW 2000
- The Hong Kong and Shanghai Banking Corporation, Company Secretary, Tower1, International Towers Sydney Level 36, 100 Barangaroo Avenue, Sydney NSW 2000

Netwealth

- Netwealth Investments Limited, Reply Paid 336, South Melbourne VIC 3205

HUB24

- HUB24 Custodial Services Ltd, GPO Box 529, Sydney NSW 2001

MANAGED DISCRETIONARY ACCOUNT FEES AND COSTS

We do not charge additional fees to use our MDA services. That is, if we were to invest your monies directly into the relevant Regulated Platform instead of doing so via our MDA service it would cost you the same. All our services are provided under our usual plan preparation, plan implementation and ongoing service fees as disclosed earlier in this FSG. Also, our fees will be described in detail in our Statement of Advice to you.

But of course, because your MDA portfolio assets are invested via a Regulated Platform, costs associated with that platform (including costs associated with underlying fund managers) apply to your MDA investments. All the fees and costs associated with the Regulated Platform and its underlying investment options are disclosed in the relevant product disclosure statement ('PDS') for those products.

However, ASIC Legislative Instrument 2016/968 requires us to make the following fees and costs disclosures notwithstanding that some of the disclosures are not relevant to our MDA services. Where we disclose fees and costs in the following section, these relate to fees for the relevant Regulated Platform your MDA service invests via. In the balanced portfolio example, we estimate the costs for investing in a typical balanced portfolio using your MDA. Your portfolio may be different and have different fees. SGN Financial Pty Ltd and its representative UNICA Wealth Pty Ltd typically recommends one or more of a range of Regulated Platforms. These include BT Wrap, BT Panorama and Netwealth for both investments and superannuation.

To ascertain the full costs of investing using our MDA service, it is necessary to understand our advice fees and the fees associated with investing into underlying investment using the Regulated Platform.

DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns.

For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period

(for example, reduce it from $100,000 to $80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You may be able to negotiate to pay lower contribution fees and management costs where applicable*. Ask the Fund or your financial adviser.

TO FIND OUT MORE

If you would like to find out more, or see the impact of fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) website (www.moneysmart.gov.au) has a managed funds fee calculator to help you check out different fee options.

*The MDA service does not charge contribution fees or management costs. We describe our advice-related fees under Additional Explanation of Fees and Costs.

FEES AND OTHER COSTS

This document shows fees and other costs that you may be charged. These fees and costs may be deducted from your money, from the returns on your investment, or from the assets of the managed investment scheme as a whole.

Taxation information, including information about Goods and Services Tax ('GST') is set out in the relevant Product Disclosure Statement. Unless otherwise stated, fees and other costs disclosed in this section are inclusive of the net effect of GST, if applicable (that is, including any Reduced Input Tax Credits if applicable).

Fees and costs for particular Investment Options are set out in the relevant Product Disclosure Statement.

Note: the paragraph above, the tables below and associated descriptions are prescribed disclosures. However, note that the Regulated Platforms we use for your MDA each charge different levels and types of fees and costs. And of course, the fees you pay will depend on the investments that make up your MDA from time to time. To get an accurate view of the full cost of investing in a portfolio via a Regulated Platform using the MDA service you should see our Statement of Advice to you that will include all relevant fees associated with our advice and read the PDSs for all products we recommend as well.

THE SGN FINANCIAL MDA		
TYPE OF FEE OR COST	FEE AMOUNT (BASED ON AN ACCOUNT BALANCE OF $50,000)	HOW IS THE FEE PAID AND WHEN?
FEES WHEN YOUR MONEY MOVES IN OR OUT OF THE FUND		
Establishment fee - The fee to open your Investment	Nil	Not Applicable
Contribution fee - The fee on each amount contributed to your investment	Nil	Not Applicable
Withdrawal fee - The fee on each amount you take out of your investment	Nil	Not Applicable
Exit fee - The fee to close your Investment	Nil	Not Applicable
MANAGEMENT COSTS		
The fees and costs for managing your investment - The amount you pay for specific investment options is shown in the section of the Regulated Platform PDS that describes the fees and costs for each of the investment options and/or the PDS for the investment option itself.	Management costs can include indirect costs, custody costs and amounts payable for investment in the Regulated Platform/managed product itself. Depending what Regulated Platform we hold your MDA through, management costs may be between $405 and $782.75 pa.	Typically, monthly in arrears
SERVICE FEES		
Switching fee - The fee for changing investment options	The MDA does not charge a switching fee. The Regulated Platform may. It is necessary to read the PDS.	
Advice fee - The fee we charge for providing our advice in relation to your MDA.	*See under "Additional Explanation of Fees and Costs"*	The amount of this fee can be negotiated with your adviser.

FEES AND OTHER COSTS

This table gives an example of how the fees and costs in a typical balanced investment option for a managed investment product can affect your investment over a 1-year period. You should use this table to compare this product with other managed investment products.

The fee example is based on using BT Panorama Investments (Full menu) as the Regulated Platform as this is a typical platform we use for providing MDA services. The fees you pay may vary from this example. Also, costs associated with the underlying investment fund/s are additional to the costs below. See under 'Additional Fees and Costs' below for an example that includes the costs of underlying investments as well.

EXAMPLE – BALANCED INVESTMENT OPTION		BALANCE OF $50,000 WITH CONTRIBUTION OF $5,000 DURING YEAR[1]
Contribution Fees	Nil	For every additional $5,000 you put in, you will be charged $0.
PLUS, Management Costs	$540 (Administration fee – account based) + 0.15% (Administration fee – asset based) + $80 (Expense recovery)[2]	And, you will be charged $695 each year.
EQUALS Cost of Balanced Investment Option		If you had an investment of $50,000 at the beginning of the year and you put in an additional $5,000 during that year you would be charged fees of: **$695.00[3]** What it costs you will depend on the Investment Options you choose.[4] (Using this same cost calculation across the different Regulated Platforms we use, the costs range from $405 to $782.75 depending on the platform used. Note that the costs examples for superannuation platforms do not calculate the costs based on investing an extra $5,000 during the year though)

[1] This amount is prescribed by legislation for use in this example. The example above assumes that the $50,000 is invested for the entire year, the value of the investment is consistent over the year and that the additional $5,000 is invested at the end of the year. Therefore, management costs are calculated using the $50,000 only.

[2] The exact amount deducted from your account will be confirmed in your annual statement from the platform. This example includes $80 for expenses the Platform operator recovers for compliance with legislative requirements and paying compulsory government levies.

[3] Additional fees may apply. Refer to 'Additional explanation of fees and costs' below for more information.

[4] You cannot negotiate the Management Costs with the Fund or your adviser. The amount of fees you pay will be affected by fluctuations in your account balance.

EXAMPLE OF TOTAL COSTS

The table below illustrates the combined costs of using our MDA service to invest in the example BlackRock Global Allocation Fund (Aust) – Class D through BT Panorama Investments (Full menu) over a 1 year period, based on the same assumptions as the 'Example of annual fees and costs for a balanced investment option or other investment option' set out in the previous section.

EXAMPLE – BLACKROCK GLOBAL ALLOCATION FUND (AUST) – CLASS D		BALANCE OF $50,000 WITH CONTRIBUTION OF $5,000 DURING YEAR[5]
Cost of investing via BT Panorama Investments		$695[6]
PLUS, Fees and costs for an investment in the BlackRock Global Allocation Fund (Aust) – Class D through Panorama Investments	1.28% (Management costs)	And, for every $50,000 you have in the BlackRock Global Allocation Fund (Aust) – Class D you will be charged $640 each year.
EQUALS Total cost of investing in the BlackRock Global Allocation Fund (Aust) – Class D through Panorama Investments		If you had an investment of $50,000 at the beginning of the year and you put in an additional $5,000 during that year you would be charged fees of: **$1,335[7]** What it costs you will depend on the investment option you choose and the fees you negotiate with your adviser. (Using this same cost calculation across different Regulated Platforms we use, the costs range from $1,052.50 to $1,410.60 depending on the platform used. Note that the costs examples for superannuation platforms do not calculate the costs based on investing an extra $5,000 during the year though.

[5] The example above assumes that the entire account balance of $50,000 is invested in the BlackRock Global Allocation Fund (Aust) - Class D through Panorama Investments for the entire year, the value of the investment is constant over the year and that the additional $5,000 is invested at the end of the year. Accordingly, fees and costs are calculated using the $50,000 balance only.

[6] Please refer to 'Example of annual fees and costs for a balanced investment option' for information regarding this amount and applicable assumptions.

[7] Additional fees may apply. This example does not take into account other fees and costs that may apply to some or all of the available investments, such as Adviser contribution fees, other advice fees, transaction fees or costs or any applicable buy/sell spread charges. The actual fees and costs incurred are dependent on the investments you decide to transact in. Refer to the 'Additional explanation of fees and costs' in the Investor Guide and the 'Additional Explanation of fees and costs' section for the information about fees and other costs that may apply.

ADDITIONAL EXPLANATION OF FEES AND COSTS

Management costs - Different platforms charge different fees and costs that make up Management Costs. E.g. they may include account keeping fees, performance fees, indirect costs, expense recoveries, custodial holding option fees, administration fees, trustee fees.

Some of these fees and costs are charged monthly, others quarterly or annually. Some may be flat fees, others may be percentage based. It is imperative to read the relevant PDS.

Transactional and Operational costs - In addition to management costs, some fees and costs may apply to undertake certain transactional and operational matters. E.g. transaction fees, external broker fees, insurance premiums, reconstruction fees, dishonour fees. It is imperative to read the relevant PDS.

Fees and costs of underlying investments - As mentioned above, the managers of the underlying financial products you invest into via the Regulated Platform will typically charge some fees with their products on top of the fees that the Regulated Platform charges. These can include fees such as investment management fees, performance fees, transactional and operational costs such as brokerage and buy-sell spreads and indirect costs associated with their financial products. As we operate MDAs via a range of Regulated Platforms we have chosen a typical balanced investment option for the purposes of the example above. But note that the costs you incur may be different to the example above and will depend on the Regulated Platform used and the underlying investments that make up your MDA. You should read the PDSs for these products as they will describe the types of fees and costs and the amounts as well as how and when they are charged.

Advice Fees - Regarding advice fees, we charge fees in relation to providing our advice services to you. These fees are described earlier in this FSG. They can include a plan preparation fee, a plan implementation fee and/or an ongoing service fee. They are typically an agreed fixed fee paid monthly or a percentage of your portfolio value or a percentage of the transaction value. All applicable fees will be set out in the Statement Of Advice we provide you. Our advice fees can be deducted from your MDA or invoiced directly to you. You may be able to negotiate these fees with us.

Changes in Fees and Costs - The providers of Regulated Platforms and underlying investment products are able to change their fees and costs from time to time. Typically, they give at least 30 days' notice before any increase in fees. Similarly, we may change the fees we charge you. We will always give you advance notice if we are to change our fees.

Please note that the fee examples given above may change from time to time. Current fees will be provided when we provide a Statement of Advice to you.

SECTION 7

CONTACT

HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER

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