



FINANCIAL SERVICES GUIDE

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This Financial Services Guide ('FSG') was prepared by Elements Financial Planning Australia Pty Ltd ('Elements Advisors' or 'Licensee'). Its Authorised Representatives will provide you with the financial services described in this FSG.

What is a Financial Services Guide?

This Financial Services Guide ('FSG') helps you understand and decide if you wish to use the financial services that we can offer you.

It provides you with information about the entities that may provide you with financial services:

- Elements Financial Planning Australia Pty Ltd, the "Licensee"
- the Licensee's Corporate Authorised Representative, Elements Financial Planning Pty Ltd ('Elements'); and
- individual Authorised Representatives of the Licensee.

We collectively refer to Authorised Representative(s) in this FSG as "us, our, we". We are the providing entity and are the authorised representative(s) of the Licensee. Our corporate authorised representative number is 000421682.

This FSG sets out the services we provide. It tells you:

- who we are and how we can be contacted;
- who the Licensee is and how it can be contacted;
- what services and products we are authorised to provide to you;
- how we (and any other relevant parties) are paid;
- how we deal with complaints; and
- how we protect your privacy.

Lack of Independence

We cannot describe ourselves as being independent, impartial or unbiased because:

- We receive commission on life insurance products we recommend as explained in this FSG under the heading 'What fees and commissions are payable to us'.
- We may receive commissions or other benefits from financial services providers as a result of products we recommend or referrals that we provide which are detailed in this FSG under the heading 'How are we and third parties remunerated'.
- We may receive non-monetary benefits such as training and education seminars from product providers.
- We have an approved product list which limits the range of products we can recommend when providing advice to you that may include financial products and services associated with the Licensee.

Licensee Authorisation

Elements Financial Planning Australia Pty Ltd is authorised to provide personal and general financial product advice, and to deal in financial products on behalf of clients, for both retail and wholesale clients.

Our Authorised Representatives are generally authorised to provide these same financial services

We can provide advice on, and arrange transactions in, the following financial products:

- Basic deposit products and Non-basic deposit products
- Securities
- Superannuation
- Retirement savings accounts
- Managed investment schemes (including investor directed portfolio services – IDPS)
- Government debentures, stocks and bonds
- Life insurance products, including Life risk insurance and Investment Life
- Margin lending facilities (limited to standard margin lending)

We can only assist with the financial and product services outlined above. For anything else, you should seek advice from an appropriate professional.

Other documents you may receive

We may provide you with personal advice that considers your needs, financial situation and circumstances. Where we provide you with personal advice, we will provide you with a Statement of Advice ('SOA') or Record of Advice ('ROA'). The SOA outlines our advice and the basis for it. It also outlines relevant information about us, our fees and charges associated with our advice. You may, at any time, request a copy of any advice documents provided to you.

When a financial product is recommended to you, you will be provided with a PDS issued by the product provider. The PDS contains information about the product to assist you in making an informed decision about the financial product. It will outline relevant terms, significant risks, and fees and charges associated with the product.

Occasionally, we provide general advice. This is where we may express an opinion or recommendation about a financial product or strategy, without knowing or considering your personal objectives, financial situation or needs. In these circumstances, we will clearly warn you that the advice may not be appropriate to your needs, financial situation or objectives.

Please retain this FSG for your reference and any future dealings with us. We may also add documents at a later date which will also form part of this FSG, and these should be read together with the FSG. These documents will include the word 'FSG' in the heading.

You may provide instructions to us in writing, via email, or verbally. We may require written confirmation for certain transactions.

What services can we provide to you?

We can provide help and advice on:

- Budgeting
- Centrelink Entitlements
- Investment Advisory
- Debt Management
- Estate Planning
- Financial Planning
- Personal Insurance
- Portfolio Review
- Retirement Planning
- Superannuation including Self Managed Superannuation Funds
- Tax Strategies
- Margin Lending
- Wealth Management

There is an important difference between 'general advice' and 'personal advice'. If we provide you with 'general advice' it means that we have not considered any of your individual objectives, financial situation and needs.

If we provide you with 'personal advice' we will consider your individual objectives, financial situation and needs when making our recommendation to you and confirm our advice in writing (in either a Statement of Advice or Record of Advice).

Where advice involves legal, accounting, taxation, social security or estate planning issues outside our authorisation or competence, we may recommend that you seek advice from an appropriately qualified professional.

If you do not understand any of the information in this FSG or have any other questions relating to the terms on which we will be acting, please contact us.

What fees and commissions are payable to us?

All fees and commissions for providing you with our services are initially paid to the Licensee, Elements Advisors, before being distributed to Elements Financial Planning after deducting licensing fees. Information about how your Adviser is remunerated will be disclosed in the Adviser Profile.

We will discuss and agree our fee structure and payment options with you before we provide you with services. The types of fees you can be charged are listed below. You may be charged a combination, or part of, any of these fees.

All fees described in this FSG include GST.

Initial Advice Fees

We may charge fees for the preparation, presentation and implementation of our advice. These fees will be based on your individual circumstances, the complexity involved in your situation, and the time it takes to prepare personal financial advice for you and are paid when you have agreed to receive our advice.

Our plan preparation fee ranges from \$5,495 to \$35,000 and our implementation fee ranges from \$0 to \$35,000. Where we provide administrative, implementation-only, factual information or other services that do not involve personal advice, we may charge a minimum of \$350 per hour.

We will discuss these fees with you and gain your agreement to the fees before we provide you with advice. These fees will also be provided within your SOA.

Ongoing Advice Fees

We may charge a fee to provide ongoing reviews and/or for the provision of ongoing services as part of our client value proposition. This fee will be agreed with you and is either a set amount or an amount based on the amount of funds under our advice, or a combination of both. The ongoing fee is based on the complexity of ongoing advice and the range of services provided.

Our ongoing advice fees will be charged as either a fixed annual fee starting from \$5,495 or calculated as a percentage of the balance of your investment assets (up to 1%). For example, if you invest \$600,000 the most your ongoing advice fee would be is $\$600,000 \times 1\% = \$6,000$ Inc GST per annum. This fee will vary depending on the balance of your investment account at the time of calculation.

At your annual review, if there are any further advice requirements that need to be documented, your financial adviser will provide a quote for you to approve prior to proceeding.

Your tailored ongoing service package will be discussed and agreed with you based on your individual needs and goals. The cost of these services will be provided and explained to you in detail by your Financial Adviser and detailed in your initial SOA.

Consultation Fee

For any other service you require that are not specified above, our hourly rates vary from \$350.00 to \$550.00 per hour depending on the level of expertise of your financial adviser.

Commissions

Life Insurance Products

Initial and ongoing commissions from insurance providers may be received by Elements Advisors. These commissions are paid to Elements Advisors by the company that issues the product that we recommend to you, and they are included in what you pay for the product. The commissions vary and are based on the policy cost, which is the sum of the premiums you pay and may include other fees related to the product.

The initial commission is paid in the first year by the product issuer. Ongoing commissions are payments paid by product issuers in the years after the first year. These commissions are passed onto the practice.

If you initiate an increase to your cover, Elements Advisors may receive an initial commission 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 equal to the ongoing commissions (as a percentage of your policy cost), Elements Advisors may receive up to 30% (excl. GST) of your annual policy cost. If the initial commission is higher than the ongoing commissions, the maximum commission that Elements Advisors may receive is set out in the table below:

Date a new product is issued	Initial commission (% of annual policy cost or increase excl. GST)	Ongoing commission pa (% of annual policy cost or increase excl. GST)
Before 1 January 2018 or before 1 April 2018 when the application was received prior to 1 January 2018	0 - 140%	0 - 38.5%
1 January 2018 - 31 December 2018*	0 - 80%	0 - 20%
1 January 2019 - 31 December 2019*	0 - 70%	0 - 20%
From 1 January 2020*	0 - 60%	0 - 20%

* Elements Advisors 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 or apply for additional cover under your policy after 1 January 2018; or
- your policy was issued before 1 January 2018 and is replaced after 1 January 2018 to correct an administrative error.

Upfront commissions are subject to a two-year clawback period. This means 100% of the commission may be repaid if the policy ends or is reduced in the first year, and 60% in the second year. In addition, we must obtain your informed consent before receiving a commission, ensuring the client understands the nature and impact of the arrangement.

For example, for an insurance product applied for and issued on 2 February 2020 with an annual policy cost of \$450, Elements Advisors would receive up to \$270 (60% excl. GST) as an initial commission. Assuming the policy cost stays the same each year, Elements Advisors would receive up to \$90 pa (20% excl. GST) as an ongoing commission.

You'll find details of how your insurance policy cost is calculated in the relevant PDS.

How are we and third parties remunerated?

You may request more details about the way these people or entities are remunerated within a reasonable time after receiving this document and before any financial services are given to you. If remuneration or other benefits are calculable at the time personal advice is given, it will be disclosed at the time that personal advice is given, or as soon as practicable afterwards. If remuneration is not calculable at that time, a statement of how the remuneration is calculated will be given to you at the time the advice is given, or as soon as practicable afterwards.

By using or continuing to use our services, you agree that:

1. All fees and charges received by us as described in this FSG (other than third party fees and charges) are a benefit given to us by you, in exchange for the services provided by us.
2. We do not charge asset-based fees where you are investing using borrowed money.
3. You understand, consent to authorise and direct us to charge you in this way.

Elements Financial Planning

Elements (and directors) are remunerated by salary that includes superannuation benefits. The amount of salary varies according to the staff member's position within Elements. Our staff may also be eligible for bonus and incentive payments that is based on a number of factors, including performance, meeting customer service standards, and proper administration. In addition, staff may also be eligible for prizes such as gift vouchers ranging from \$1-\$50 as reward for exceptional all-round performance across a month, or \$1-\$500 as reward for exceptional all-round performance across a year. You may request further details of these prizes by contacting us.

Element's shareholders will also receive a benefit based on Element's ongoing company performance.

Elements Advisors

The directors and employees (including any employees of a related body corporate) may be remunerated by salary and may also be awarded an annual bonus. Bonuses will depend on several factors including company performance, professionalism and adherence to compliance procedures, and team performance.

The Licensee's shareholders (including any shareholders of a related body corporate) will also receive a benefit based on the Licensee's ongoing company performance.

Referrers

Elements do not pay a referral fee when clients are referred to us from other professionals. With your permission you may be referred to an external specialist service provider to receive further advice. We will not receive a referral fee or commission for introducing you to any specialist.

What arrangements may influence our advice to you?

Shareholdings

Elements, our directors and financial advisers have no shares in any product provider that may influence their advice.

Benefits

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 workshops or conferences). We maintain a register detailing any benefit we receive which is valued up to \$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 for a small charge.

Approved Product List (APL)

We maintain an Approved Product List (APL), which is a selection of financial products that we have researched, assessed and approved. The APL is designed to ensure that any products recommended to you have been subject to a due diligence process and are considered appropriate for the types of advice we provide. Our advisers generally select products from this list when providing advice to clients.

In some circumstances, where it is in your best interests, your adviser may recommend a product that is not on the APL. When this occurs, additional research and approval processes will be undertaken before any recommendation is made.

The Licensee maintains an Approved Product List. If you would like further information about the products available on our APL, you may request this information by contacting your adviser or the Licensee.

What should you do if you have a complaint?

If you have a complaint, you can contact us and discuss your complaint.

Please contact David Loughnan by emailing david@elementsfinancialplanning.com.au or using any of the contact details at the start of this FSG. We will try and resolve your complaint quickly, fairly and within prescribed timeframes.

We will acknowledge and handle your complaint in accordance with our internal dispute resolution obligations, including ASIC Regulatory Guide 271. We will provide you with an IDR response within the required timeframe, unless an exception applies.

If the complaint cannot be resolved to your satisfaction within 30 days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA). AFCA provides a fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)
In writing to: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Compensation arrangements

The Licensee has arrangements in place to maintain professional indemnity insurance which satisfies the requirements of s912B of the Act. This insurance provides cover for claims made against us and our representatives, including claims in relation to the conduct of representatives who no longer work for us but who did so at the time of the relevant conduct.

Privacy

We collect personal information about you in order to provide financial advice and services to you. This includes assessing your needs, preparing advice, implementing recommendations, and managing your ongoing relationship with us.

To develop a successful financial strategy, including recommending suitable products which will meet your needs, we need to consider your personal circumstances and financial goals. We will ask you for information about your financial situation and needs prior to or during our meeting to ensure our advice is appropriate.

You have the right not to provide us with your personal information. However, if you choose not to do so, your adviser will warn you about the possible consequences, and we may be unable to provide advice or services appropriate to your needs.

It is important that you keep us up to date by informing us of any changes in your circumstances so we can ensure our advice remains appropriate.

We keep a record of your personal information and advice documents for a period of no less than 7 years. You may request access to your personal information at any time, and you may request that we correct any inaccurate or incomplete information.

Your personal information may be disclosed to third parties who assist in providing our services, including:

- the Licensee and related entities,
- financial product providers,
- service providers such as paraplanners, compliance, administration, and software providers, including those located overseas.

Some of these service providers are located outside Australia, including in the Philippines, Vietnam, Malaysia, India and other countries in Southeast Asia. Where your information is disclosed overseas, it may not be subject to Australian privacy laws, however we take reasonable steps to ensure it is handled in accordance with Australian Privacy Principles.

We may also use third-party systems such as email, cloud storage (e.g. Google Drive, OneDrive), and document management systems to store and transmit your information.

We are committed to protecting your personal information and handling it in accordance with the Privacy Act and the Australian Privacy Principles.

Our Privacy Policy contains further information about:

- how we collect, use and disclose personal information,
- how you can access and correct your information,
- how to make a complaint about a breach of your privacy, and
- how we will deal with such a complaint.

A copy of our Privacy Policy is available on our website at www.elementsfinancialplanning.com.au or on request.

Our Financial Advisers

David Loughnan

Director & Financial Adviser

ASIC Authorised Representative Number: 000335776

Phone: 07 5477 5186

Email: david@elementsfinancialplanning.com.au

David is authorised to act on our behalf and provide all the financial services described in this FSG.

At Elements Financial Planning, we recognise that no two individuals are the same, and that modern lifestyles often leave little time to focus on important financial decisions. That is where our expertise can make a meaningful difference. We take the time to understand your unique circumstances, goals, and priorities, working collaboratively with you to develop tailored, long-term financial strategies. Our aim is to provide clarity, confidence, and structured guidance to help you build and protect your financial security, both now and into the future.

Experience, Qualifications and Professional Memberships

David has worked in the financial services industry since 2009, developing a strong and comprehensive understanding of investment markets, including the stock market. His ongoing commitment to supporting individuals and businesses underpins his approach to delivering holistic financial advice across a broad range of areas, including investments, superannuation, self-managed superannuation funds (SMSFs), retirement planning, risk insurance and estate planning.

With over 12 years' experience as a Financial Adviser, David has provided strategic advice to individual clients as well as small to large business clients. He holds a Graduate Diploma of Financial Planning and an Advanced Diploma of Financial Services, and has attained SMSF Accreditation, Margin Lending Accreditation and Derivatives Accreditation.

David is a qualified tax relevant provider and can provide tax (financial) advice services to retail clients.

Colwyn Eckles

Financial Adviser

ASIC Authorised Representative Number: 000297472

Phone: 07 5477 5186

Email: Colwyn@elementsfinancialplanning.com.au

Colwyn is authorised to act on our behalf and provide all the financial services described in this FSG.

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Experience, Qualifications and Professional Memberships

Colwyn has worked in the financial advice industry for over 26 years, including providing financial advice to individual clients, as well as small business clients. Prior to Elements Financial Planning, Colwyn worked with various financial organisations from small boutique advisory firms to a Big 4 bank and large corporate advice firms. His roles over the years have been varied ranging from technical advice support, corporate superannuation advice, and financial adviser.

Colwyn holds a Master of Financial Planning and Self-Managed Superannuation Funds Accreditation.