STEWARDS

CAPITAL GROUP

Financial Services Guide

Provided by Stewards Capital Group

www.stewardscapitalgroup.com

Version: 14

The distribution of this Financial Services Guide (FSG) is authorised by the Licensee.

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Authorised Representatives of

STEWARDS CAPITAL GROUP AFSL No. 409535

Date: 02 June 2025

Purpose of this document

The purpose of this FSG is to assist you in deciding whether to use our services by giving you information about the type of services we provide, how we are remunerated and your rights when you have a complaint about the services we provide to you.

We recommend that you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please get in touch with us.

Not Independent

Because we receive commissions on the sale of life risk insurance products that are not rebated in full to clients, we are not able to refer to ourselves or our advice as ‘independent’, ‘impartial’ or ‘unbiased’.

Additional documents you may receive from us

When we provide you with financial planning services you may receive:

- a Statement of Advice (SoA) or Record of Advice (RoA). These documents set out the advice we provide to you. If you have not been provided with the ROA, you may request a copy of it free of charge at any time within 7 years after the advice was provided to you, by contacting us;
- a Product Disclosure Statement (PDS) which provides details about the significant risks and benefits, costs, charges and other significant characteristics or features of the products we have recommended.

If you enter into an ongoing service agreement with us, you will receive annual fee disclosure statements and we will ask you to renew the agreement and consent to the deduction of advice fees from your account each year.

Financial services we are authorised to provide

The Licensee has authorised Thomas Robb and Lyndon Arthurson to provide personal advice and dealing services to both retail and wholesale clients and Marc Geary for wholesale clients only for the following financial products:

- deposit and payment products – basic and non-basic deposit products
- debentures, stocks or bonds issued or proposed to be issued by a government
- life risk insurance
- interests in managed investments schemes including investor directed portfolio services and MDA services
- retirement savings accounts products
- securities
- standard margin lending facility
- superannuation

How can you provide us with instructions?

You can give us instructions by phone, email or any other means that we agree with you from time to time. Please refer to our engagement letter for more information on this.

Who does the Licensee act for?

As authorised representatives, we provide financial services on behalf of the Licensee. In providing those financial services, the Licensee acts on its own behalf.

Fees

All fees are payable to Stewards Capital Group Pty Ltd. Stewards Capital Group will then distribute the fees to Authorised Representatives proportionally based on the funds under advice of each Representative after deducting admin and licencing fees. Thomas Robb and Andrew Robb are the owners of the shares on issue in Stewards Capital Group Pty Ltd and share in the profits that Stewards Capital Group Pty Ltd makes.

- *General advice*

We may charge you a fee for any general advice we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with the general advice. The amount of these fees usually ranges from $250 to $1,000 but may exceed this range in complex cases. Details of the fee will be agreed with you in an engagement letter. You may request information about these fees within a reasonable time after receiving this FSG but before you are provided with any general advice.

- *Personal advice*

We may charge you a fee for any personal advice we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with personal advice. The amount of these fees usually ranges from $250 to $1,500 but may exceed this range in complex cases. These fees will be agreed with you beforehand as part of an engagement letter and will be disclosed in a SoA or RoA which will be provided to you.

- *Ongoing Fees*

Our ongoing advice service fees depend on the ongoing service that we provide to you. They are typically charged as a percentage based on the value of your portfolio and are paid monthly. The amount of ongoing fees will depend on your total assets under management and other factors such as the complexity of your portfolio, the regularity of reviews and any additional services we are providing.

The ongoing advice service fee will be agreed with you in our ongoing service agreement or statement of advice.

- *Brokerage fees*

We don't charge a brokerage fee when you buy or sell listed investments, but the broker will charge a brokerage fee of between 0.09% and 1.2%, with a minimum of $12.5 (plus GST) when you buy or sell listed investments. This fee will typically be applied to each transaction as a set percentage of the investment amount.

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

- *Managed fund transaction fees*

We don't charge a transaction fee when you buy or sell interests in managed funds, but the custodian and/or fund managers may do. This fee will typically be applied to each transaction as a set percentage of the investment amount.

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

- *Insurance Commissions*

We may receive a one-off upfront commission when you take out an insurance policy we recommend. The upfront commission will be between 0% and 66% of the first year's annual premium.

We may also receive an ongoing commission payment of between 0% and 22% of the annual premium for as long as you continue to hold the policy.

For example, for an insurance product with an annual premium of $2,000, where the issuer pays us an upfront commission of 60%, we will receive $1,200. The issuer will pay us 10% of the annual premium as ongoing commission for as long as you hold the product. Assuming an annual premium of $2,000, this equates to $200 per year.

You will be advised of the exact amount of these commissions in the SoA or RoA.

Other Benefits

We may also receive additional benefits by way of sponsorship of education seminars, conferences, or training days. Details of any benefits received above $100 will be maintained on a register which is available to you on request.

Adviser Remuneration

The Authorised Representatives are paid a base salary and does not receive commissions from product issuers. However, Thomas Robb owns shares on issue in Stewards Capital Group Pty Ltd and shares in the profits that Stewards Capital Group Pty Ltd makes.

Referrals

We may pay a referral fee to any third party who successfully refers you to us to receive financial services. Similarly, we may receive benefits for referring you to another party, including referral fees or non-monetary benefits. All referral payments will be disclosed in any SoA or RoA you receive.

Associations

We are required to disclose any associations or relationships between us, our related entities and product issuers that could reasonably be capable of influencing the financial services we provide to you. No such associations or relationships exist.

Conflicts of Interest

Stewards Capital Group may recommend investments in shares that they hold or may hold in the future. You will be advised where a conflict of interest may exist and how the conflict will be managed.

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 the Licensee. We accept complaints over the phone, in person, via email or letter or on our social media channels. The best option is to call the Licensee or put your complaint in writing to the Licensee's office. The Licensee will endeavour to resolve your complaint in 5 business days.

If you still do not receive a satisfactory outcome or the Licensee does not respond to you within 30 days after you make the initial complaint, you have the right to complain to the Australian Financial Complaints Authority (AFCA) at the following address:

GPO Box 3
Melbourne VIC 3001
Ph: 1800 931 678
Fax: 03 9613 6399
Website: www.afca.org.au
Email: info@afca.org.au

You may only contact AFCA once you have followed the above procedure.

Our Complaints Handling Procedure is available on request.

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 at https://www.stewardscapitalgroup.com/privacy-policy-statement/

Compensation Arrangements

The Licensee holds professional indemnity insurance in respect of the financial services we provide. This professional indemnity insurance complies with the requirements of the Corporations Act 2001. The professional indemnity insurance covers all of the financial services we are authorised to provide to you.

Contact us

If you have any queries about our financial services, please do not hesitate to contact us:

Licensee's contact details;

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