

FF SOLUTIONS

GROUP

Financial Services Guide

FF Solutions Group Pty Ltd | AFSL 549453 | Version 5.0

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FINANCIAL SERVICES GUIDE

FF Solutions Group Pty Ltd
ABN 69 666 235 249
Australian Financial Services Licence (AFSL) 549453

Version 5.0 | 23 November 2026



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Purpose

This Financial Services Guide (FSG) explains the financial services and advice provided by FF Solutions Group Pty Ltd and your Financial Adviser (Adviser), who is an authorised representative of FF Solutions Group Pty Ltd. The FSG provides information on what to expect during the financial advice process including the types of documents you are likely to receive, how we manage privacy, related parties and potential conflicts of interests, and how we manage complaints.

This FSG should be read in conjunction with the Adviser Profile. The Adviser Profile contains important information about your Adviser including relevant authorised representative number, qualifications, experience, areas of authorisation, how they get paid and fees that you may be charged. If you have not received an Adviser Profile, please ask your Adviser for a copy, or contact us directly.

Your Adviser acts on behalf of FF Solutions Group Pty Ltd, which is responsible for the financial services they provide to you under this FSG.

Please take the time to review both the FSG and Adviser Profile before engaging our services.

How to Contact Us

FF Solutions Group Pty Ltd
ABN 69 666 235 249
Suite 106, 12 Corporate Drive
Heatherton VIC 3202

1300 927 927
enquiries@ffsolutionsgroup.com.au
www.ffsolutionsgroup.com.au

Not Independent

FF Solutions Group Pty Ltd and our Advisers may receive commissions associated with the issue of life insurance products. We may receive benefits from product issuers.

For these reasons, we do not represent ourselves as independent, impartial or unbiased.

Please refer to the 'Remuneration' section for more information.

Financial Services & Products we can provide

FF Solutions Group Pty Ltd can offer the following services and products. Your Adviser's specific authorisations are included within their personalised Adviser Profile.

Superannuation and Retirement Planning

Personal Superannuation
Corporate Superannuation
Industry and Public Sector Superannuation
Pensions and Annuities
Self-Managed Superannuation
Centrelink / Veterans' Affairs Assistance
Aged Care

Wealth Protection

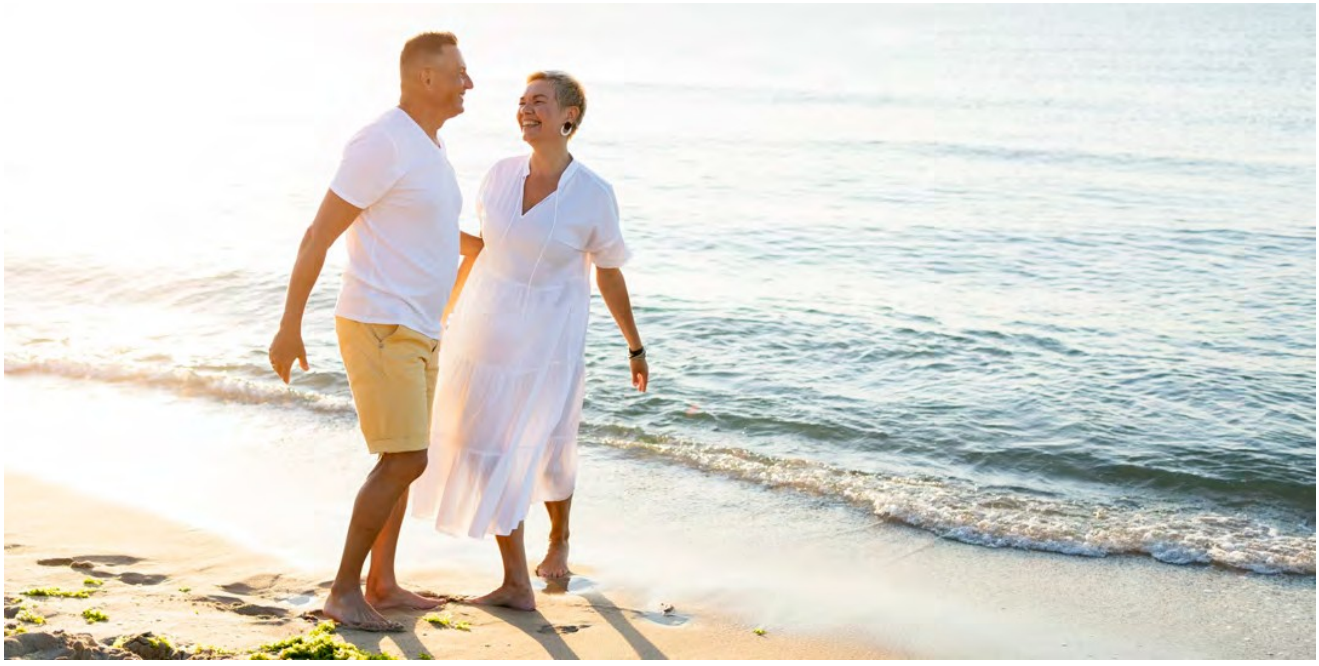
Term Life Insurance
Total and Permanent Disability (TPD) Insurance
Trauma Insurance
Income Protection Insurance
Business Insurance
Insurance Claims Assistance

Wealth Creation and Investments

Cash and Term Deposits
Investment Bonds
Managed Investments
Exchange Traded Products
Listed Securities
Margin Lending
Gearing

Other Financial Planning Services

Budgeting and Cashflow Management
Debt Management
Estate Planning Assistance



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The Advice Process & Documents You May Receive

Your Adviser will guide you through the advice process. This includes the following steps:

Engagement & Discovery

In the initial stages of the advice process your Adviser will work with you to define your financial goals and objectives, and gather relevant information required to provide you appropriate advice.

Your Adviser will generally collect relevant information within a Client Data Form and file notes. You can expect to be asked questions related to your income, expenses, assets, liabilities, insurances and superannuation. It is important that you provide accurate information and keep your Adviser informed of any changes to your relevant circumstances. Your Adviser will ask you to consent to your personal information being collected and stored. Please refer to the 'Privacy' section for more information on how we manage your privacy.

Where your goals relate to investment or superannuation advice your Adviser will also work with you to define your level of risk tolerance. A Risk Profile Questionnaire may be used to document and agree upon your level of risk tolerance.

Your Adviser may also use an engagement document to define the arrangement with you, and the fees that may apply.

Your Adviser will also need to verify your identity to comply with Anti-Money Laundering and Counter Terrorism Financing laws.

Strategy and Personal Advice

After obtaining relevant information, your Adviser will conduct research and develop a strategy to assist you to meet your goals and objectives. The strategy is typically developed utilising specialised financial planning software.

Where personal financial product advice is being provided, the strategy will be documented in a **Statement of Advice**. The Statement of Advice will include amongst other things, the basis of the advice, explanation of the strategies and products recommended and relevant disclosures including costs of advice and products. The Statement of Advice includes an authority to proceed section where you can consent to proceed with the recommendations.

Where a financial product has been recommended, you will generally be provided with a copy of the relevant **Product Disclosure Statement** (PDS). The PDS includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

Implementation

Where you elect to proceed with the recommendations your Adviser will work with you to implement the strategy. This may include liaising with various insurance, superannuation, or investment product issuers.

Where the recommendations include the purchase of a new financial product, your Adviser will work with you to complete the relevant **Product Application Form**. This may be online, or paper based.

Where the recommendations include the purchase of an insurance policy, you may also need to complete a **Health Questionnaire**. This could be online, paper-based or over the phone. It is important to disclose any health or personal matters truthfully. Failure to disclose certain matters may result in a claim being denied.

General Advice

Your Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will give you a warning when they provide you with general advice. You should consider whether you need personal advice which takes into account your individual situation before you make any decisions.

Further Advice

Depending on your relevant circumstances, you may require further advice such as adjustments to superannuation contributions, insurance benefit amounts, or a review of your strategy.

Further advice can generally be documented in a **Record of Advice** and relevant file notes. In some instances, a Statement of Advice may be required. You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

An **Ongoing Fee Arrangement** may be utilised to formalise the ongoing services that your Adviser has agreed to provide for a fee.

Before an ongoing fee arrangement starts, and each year it is renewed, you will be asked to sign a **Consent Form**. The Consent Form sets out the services you are entitled to receive, the fees payable over the next 12 months and, where fees are deducted from your investment or superannuation account, your consent for those fees to be deducted.

You may end your ongoing fee arrangement or disengage from your Adviser by providing written notice to your Adviser or product issuer.

How To Provide Instructions

Your Adviser may accept your instructions by phone, letter, or email. In some instances, your Adviser can only accept written instructions from you, and they will let you know when this is required. Your Adviser will also need to verify your identity prior to acting on instructions.



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Remuneration

Before providing you with advice, your Adviser will agree with you the fees that apply and explain any benefits we receive.

Your Adviser

The cost of advice depends on the nature and complexity of the advice, products and services provided. Your Adviser or the financial planning business may be remunerated by:

- Advice and service fees paid by you
- Brokerage paid by you (see below)
- Commissions from life insurance providers, capped by law at 66% of the first-year premium and 22% of renewal premiums (incl. GST) and disclosed in your Statement of Advice

All fees and commissions are paid to FF Solutions Group Pty Ltd before being distributed to your Adviser or the financial planning business.

Your Adviser may also receive non-monetary benefits, such as benefits under $300, education and training (including professional development days and conferences) and software related to recommended products.

Any referral or related party arrangements will be disclosed in the Adviser Profile and your Statement of Advice.

Brokerage

Where we arrange a listed securities trade as part of our advice, brokerage of up to 1.25% of the transaction value applies (minimum $100), plus GST. The amount will be disclosed to you before the trade. We do not provide a standalone stockbroking or portfolio management service.

The Licensee and Related Parties

FF Solutions Group Pty Ltd receives a fee per Adviser for services required under its AFSL. Our Advisers provide services through Family Financial Solutions Pty Ltd (Corporate Authorised Representative No. 1278733). Both companies are related through common ownership: Daniel Feldman and Scott Foster are directors of, and each hold 50% of the shares in, both companies and may benefit from their profits.



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Complaints

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Contact our Complaints Officer to discuss your complaint. Your complaint does not need to be in writing.

   Phone 1300 927 927
   Online www.ffsolutionsgroup.com.au
   Email enquiries@ffsolutionsgroup.com.au
   Mail Complaints Officer, FF Solutions Group Pty Ltd
   PO Box 2974, Cheltenham VIC 3192

2. We will acknowledge receipt of a complaint within 1 business day. Where this is not possible, acknowledgement will be made as soon as practicable.
3. We will then investigate the complaint and give you our final response within 30 calendar days. If a complex matter means we cannot respond within this time, we will write to you before the 30 days end, explaining the reasons for the delay and your right to complain to the Australian Financial Complaints Authority (AFCA).
4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. Time limits may apply to lodge a complaint with AFCA, so you should act promptly.

   Phone 1800 931 678 (free call)
   Online www.afca.org.au
   Email info@afca.org.au
   Mail GPO Box 3
   Melbourne VIC 3001

Compensation Arrangements

We have professional indemnity insurance in place that complies with the *Corporations Act 2001*.

Our insurance covers claims in relation to the conduct of current representatives and former representatives for their conduct while they were authorised by us.

Privacy

Your Adviser is required to maintain documentation and records of any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may not be able to provide you with the advice you require.

Throughout the advice process, your personal information may be disclosed to other service providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers

We may engage third party service providers to assist in the provision of products or services. Some services may require disclosure of personal information to service providers outside Australia including India. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents.

FF Solutions Group Pty Ltd respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please refer to our Privacy Policy at www.ffsolutionsgroup.com.au, or a copy can be requested from us.



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Financial Adviser Profiles

Daniel Feldman



Principal Adviser | Authorised Representative Number: 1002820

Advanced Diploma of Financial Planning
Member of the Financial Advice Association of Australia (FAAA)

Daniel is an experienced Financial Adviser, having provided advice for over 25 years worldwide and in Australia since 2010.

Daniel highly values long-term relationships with his clients and loves seeing them achieve their financial objectives and goals.

Daniel is authorised to provide advice on the following financial services and products:

- Superannuation
- Self-Managed Superannuation Funds
- Pensions and Annuities
- Aged Care
- Centrelink / Veterans' Affairs Assistance
- Life Insurance
- Cash and Term Deposits
- Managed Investments
- Investment Bonds
- Listed Securities
- Budgeting and Cashflow Management
- Debt Management

As a director/proprietor of FF Solutions Group, Daniel is paid a salary and may also receive a percentage of profits from the Practice. Daniel is a 50% shareholder of FF Solutions Group Pty Ltd and Family Financial Solutions Pty Ltd.

Scott Foster



Principal Adviser | Authorised Representative Number: 1241534

Graduate Diploma – Financial Services
Member of the Financial Advice Association of Australia (FAAA)

Offering financial advice since 2016 and with over a decade of experience in the finance industry, Scott is skilled in all areas of advice including more complex areas, such as SMSFs, securities and margin lending.

Scott's aim is to equip his clients with sound financial understanding, increasing their knowledge of financial matters, and aid them in becoming active participants in their own financial advice journey.

Scott is authorised to provide advice on the following financial services and products:

- Superannuation
- Self-Managed Superannuation Funds
- Pensions and Annuities
- Aged Care
- Centrelink / Veterans' Affairs Assistance
- Life Insurance
- Cash and Term Deposits
- Managed Investments
- Investment Bonds
- Listed Securities
- Margin Lending
- Gearing
- Budgeting and Cashflow Management
- Debt Management

As a director/proprietor of FF Solutions Group, Scott is paid a salary and may also receive a percentage of profits from the Practice. Scott is a 50% shareholder of FF Solutions Group Pty Ltd and Family Financial Solutions Pty Ltd.

Financial Adviser Profiles

Kevin Tate

Senior Adviser | Authorised Representative Number: 1004029



Advanced Diploma of Financial Planning, Diploma of Financial Planning
Member of the Financial Advice Association of Australia (FAAA)

With over 25 years of experience, Kevin provides advice across all areas of financial planning, including wealth creation, superannuation and retirement planning, insurance, and specialised areas such as Divorce & Separation Financial Planning, Social Security and Aged Care.

Kevin is authorised to provide advice on the following financial services and products:

- Superannuation
- Self-Managed Superannuation Funds
- Pensions and Annuities
- Aged Care
- Centrelink / Veterans' Affairs Assistance
- Life Insurance
- Cash and Term Deposits
- Managed Investments
- Investment Bonds
- Listed Securities
- Budgeting and Cashflow Management
- Debt Management

As a Senior Adviser, Kevin is paid a salary and may also be eligible for a revenue share arrangement.

Questions about this FSG?

Please speak with your Adviser or contact FF Solutions Group Pty Ltd on 1300 927 927 or enquiries@ffsolutionsgroup.com.au. Please keep this FSG and your Adviser Profile for future reference.

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