

FINANCIAL SERVICES GUIDE

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Version: 15

1. What is a Financial Services Guide?

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

This FSG is for Australian Financial Services Licensee Hamilton Morello Wealth Solutions Pty Ltd (ACN 624756707) ("HMWS", "us, our, we") and its corporate authorised representative Hamilton Morello Pty Ltd. We provide financial services under Australian Financial Services Licence (AFSL No.507160). This FSG sets out the services we provide. It tells you:

- who we are and how we can be contacted
- what services and products we are authorised to provide to you
- how we (and any other relevant parties) are paid; and
- how we deal with complaints

We may provide you with personal advice that takes into account your needs, financial situation and circumstances. Where we provide you with personal advice we will provide you with a Statement of Advice ("SOA"). The SOA outlines our advice and the basis on which the advice was given. It also outlines relevant information about us and the fees and charges associated with our advice.

If we provide further personal advice, and there has been no significant change to your circumstances or the basis of our advice since we last gave you a Statement of Advice ("SOA") we may, instead of giving you another SOA, keep a record of further personal advice that takes into account your needs. You may request a record of the further advice that is provided to you, if you haven't already been provided with it. You can also contact us, using the details in this FSG, within 7 years from when the advice is provided to request this record.

If we recommend a product to you in the course of providing personal advice to you we will provide you with a Product Disclosure Statement ("PDS") for that product (where applicable). The purpose of the PDS is to help you decide whether to acquire the product. It contains information about costs and risks associated with the product, as well as how to make a complaint in relation to the product issuer.

Occasionally we provide general advice. If we provide you with general advice, it may not be appropriate to your needs, financial situation or objectives, and you should consider your circumstances before choosing to proceed with our advice. Additionally, you should obtain and read the applicable PDS (if one is available) before making a decision.

We have arrangements in place to maintain professional indemnity insurance. This insurance satisfies the requirements under section 912B of the Corporations Act 2001.

Lack Of Independence

Hamilton Morello Wealth Solutions Pty Ltd is not Independent, impartial or unbiased as defined in Section 923A of the Corporations Act for the following reasons

- We may accept commissions from life insurance products for the advice we provide on life insurance cover; and
- Our related body corporate Cremorne Finance Pty Ltd receives commissions from lenders for the provision of debt and loan advice



2. Who will be providing the Financial Services to you?

Our contact details are as follows:

Licensee details – Hamilton Morello Wealth Solutions Pty Ltd (ACN 624756707)

AFSL number: 507160

Hamilton Morello

Level 2/351 Burwood Hwy

Forest Hill VIC 3131

P 03 9890 1100

ws@hmadvisors.com.au

hamiltonmorello.com.au

The individual authorised representatives under this license are:

Name: Nick O'Halloran

AR number: 410204

Phone: 03 9890 1100

Email: nicko@hmadvisors.com.au

Nick is an Authorised Representative of Hamilton Morello Pty Ltd, Director of Hamilton Morello Wealth Solutions Pty Ltd and a unit holder of Hamilton Morello Unit Trust which holds shares in Cremorne Finance Pty Ltd and Paragon Bookkeeping Services Pty Ltd. Nick receives a salary and profit share from Hamilton Morello Unit Trust

Nick has a Bachelor of Business (Entrepreneurship) obtained from RMIT University on the 18th of December 2003 and an Advanced Diploma of Financial Services (Financial Planning) obtained from Kaplan Education on the 12th of September 2010. He is also a Financial Planner Member of the FAAA (Financial Advice Association Australia) and holds the Certified Financial Planner (CFP®) designation obtained in June 2016. Nick has 15 years' experience in the provision of financial planning advice. Nick is authorised to provide the services listed in this financial services guide.

Name: Ryan Pickles

AR number: 410205

Phone: 03 9890 1100

Email: ryanp@hmadvisors.com.au

Ryan is an Authorised Representative of Hamilton Morello Pty Ltd, Director of Hamilton Morello Wealth Solutions Pty Ltd and a unit holder of Hamilton Morello Unit Trust which holds shares in Cremorne Finance Pty Ltd and Paragon Bookkeeping Services Pty Ltd. Ryan receives a salary and profit share from Hamilton Morello Unit Trust

Ryan has a Bachelor of Business (Accountancy) obtained from RMIT University on the 1st of December 2006 and an Advanced Diploma of Financial Services (Financial Planning) obtained from Kaplan Australia on the 1st of January 2010. He is also a Financial Planner Member of the FAAA (Financial Advice Association Australia) and holds the Certified Financial Planner (CFP®) designation obtained in August 2015. Ryan has 15 years' experience in the provision of financial planning advice. Ryan is authorised to provide the services listed in this financial services guide.

Name: Cheryl Ann Di Florio

AR number: 344083

Phone: 03 9890 1100

Email: cheryld@hmadvisors.com.au

Cheryl is an Authorised Representative of Hamilton Morello Pty Ltd, Director of Hamilton Morello Pty Ltd and a unit holder of Hamilton Morello Unit Trust which holds shares in Cremorne Finance Pty Ltd and Paragon Bookkeeping Services Pty Ltd. Cheryl receives a salary and profit share from Hamilton Morello Unit Trust

Cheryl has a Bachelor of Business (Accounting) – Honours obtained from Monash University on the 2nd of June 1993. She is a member of the Institute of Chartered Accountants in Australia. Cheryl has over 30 years' experience in the provision of financial/accounting advice and 16 years' experience in the provision of financial planning advice. Cheryl is authorised to provide the services listed in this financial services guide.



Name: Matthew Litchfield
AR number: 1001578
Phone: 03 9890 1100
Email: matthewl@hmadvisors.com.au

Matthew is an Authorised Representative of Hamilton Morello Wealth Solutions Pty Ltd and an employee of Hamilton Morello. Matthew is entitled to receive a salary.

Matthew has a Bachelor of Business (Economics and Finance) obtained from Swinburne University in 2012 and a Graduate Diploma of Financial Services (Financial Planning) obtained from Kaplan Professional Australia in 2018. Matthew is authorised to provide the services listed in this financial services guide.

Name: Christopher Obremski
AR number: 1301175
Phone: 03 9890 1100
Email: chriso@hmadvisors.com.au

Chris is an Authorised Representative of Hamilton Morello Wealth Solutions Pty Ltd and an employee of Hamilton Morello. Chris is entitled to receive a salary.

Chris has a Bachelor of Business (Banking and Finance) obtained from Monash University in 2015 and a Graduate Diploma of Financial Services (Financial Planning) obtained from Kaplan Professional Australia in 2022. Chris is authorised to provide the services listed in this financial services guide.

Name: York (Yorkie) Au
AR number: 1003357
Phone: 03 9890 1100
Email: yorkiea@hmadvisors.com.au

Yorkie is an Authorised Representative of Hamilton Morello Wealth Solutions Pty Ltd and an employee of Hamilton Morello. Yorkie is entitled to receive a salary.

Yorkie has over 18 years' experience in the provision of financial planning advice. Yorkie has a Bachelor of Commerce (Honours) obtained from Melbourne University in 2002. Yorkie is authorised to provide the services listed in this financial services guide.

Name: Shawn Hennig
AR number: 247535
Phone: 03 9890 1100
Email: shawnh@hmadvisors.com.au

Shawn is an Authorised Representative of Hamilton Morello Wealth Solutions Pty Ltd and a consultant of Hamilton Morello. Shawn is entitled to receive consulting fees.

Shawn has over 20 years' experience in the provision of financial planning and accounting advice. Shawn has a Bachelor of Economics obtained from Monash University in 1989, a Graduate Diploma of Applied Finance obtained from the Securities Institute in 1994 and is a Certified Financial Planner admitted in 2003. Shawn is authorised to provide the services listed in this financial services guide.

HMWS is responsible for the financial services that we provide to you and for the content and distribution of this FSG.

You can provide instructions to us by contacting us using the above details.
We act on your behalf when we provide financial services to you.



3. What services and products are we authorised to provide to you?

We are authorised to provide personal advice in relation to, and deal in, the following products:

- Basic deposit products
- Other deposit products
- Life insurance
- Managed investment schemes
- Retirement savings accounts
- Securities
- Margin lending, and
- Superannuation.

We are authorised to provide these services to retail and wholesale clients.



4. What fees and commissions are payable to us?

Fees for providing you with our services may vary depending upon your needs, and the services you require. We will agree with you the form and amount of charges before we provide you with any advice or services. The main way that you will pay for our services is through our financial planning advice fees or commissions.

Our initial consultation with you is with our compliments. At this meeting your adviser will explain the services available to you.

The fee for the preparation and implementation of our advice is calculated based upon a fixed price agreement. This fixed dollar amount will vary based upon the complexity of advice being provided and agreed upon prior to commencement. Our advice preparation and implementation fees typically range from the minimum fee of \$1,650 (incl. GST) to \$11,000 (incl. GST).

We will not commence any work on your behalf until you have signed the fixed price agreement.

Life Insurance

- i) The fee for the preparation and implementation of our advice is calculated as a percentage of the premium amount paid.

Schedule 2 (Retail insurance)

Additional cover added to an existing product that was issued before 1 January 2018

The initial commission that we may receive can be up to 124% (incl. GST) of the first year's premium. The ongoing commission that we can receive will not exceed 33% (incl. GST) per annum of the premium.

Additional cover added to an existing product that was issued after 1 January 2020, and new products issued on or after 1 January 2020

The initial commission that we may receive on insurance products applied for and issued on or after 1 January 2020 will be no more than 66% (incl. GST) of the premium in the year of issue. The ongoing commission that we can receive will not exceed 22% (incl. GST) per annum of the premium (31% incl. GST per annum of the premium for "Level Commission" structures).

If you decide not to implement our recommendations, the fee for the preparation of the Statement of Advice will be payable in full.

Hamilton Morello Wealth Solutions may also be charged a clawback of the commission received if the policy is cancelled within the first 12 months of the Policy. We may elect to pass this cost on to you. If this is the case, you will be made aware of this via our initial Engagement Letter.

Ongoing Service Fees

Our ongoing advice fees vary depending on scope and complexity. The exact cost of the ongoing service will depend on the type of service we will tailor and recommend to you to fit your circumstances. This will be disclosed within our Client Service Agreement we provide to you. We will discuss this Agreement with you prior to us undertaking any services on your behalf in our initial meeting. We do not charge asset-based fees where you are investing using borrowed money.

We have two charging options available:

Fixed Fee Agreements

Our fee agreements will typically range from a minimum fee of \$2,200 to \$44,000 (incl. GST).

Asset Based Fees

In some circumstances we will charge a percentage fee based on value of the assets that we advise on. This fee will range from a minimum of 0.44% per annum to a maximum of 1.5% (incl. GST) per annum

Both options will be discussed with you upon the finalisation of any advice preparation and implementation services undertaken on your behalf.

Supplementary Service Fees

Where you elect not to enter into an on-going service agreement or where tasks are undertaken that fall outside the scope of our on-going service agreement, our fee will be calculated on a time basis. The hourly rates applicable to members of our team range up to \$440 per hour. Wherever practicable we will provide you with an estimate of our costs prior to undertaking supplementary services on your behalf.



Non Advisory Transactions

Share transactions: A Brokerage Fee of up to 1.1% including broker fee will be applied to Non Advisory share purchases/sales.

Establishment of Self Managed Superannuation Funds: If we assist you to establish a Self Managed Superannuation fund on an execution only basis (i.e. where you have been offered and declined advice) a fee of up to \$600 (incl. GST) may be applied.

Hamilton Morello Wealth Solutions Pty Ltd will receive 100% of all fees and commissions. HMWS will make payments to Corporate Authorised Representative Hamilton Morello Pty Ltd. Individual Authorised Representatives will receive Salary, Bonuses and Profit Share depending on the nature of employment.

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

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, they 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:

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. We do not charge asset-based fees where you are investing using borrowed money. You understand, consent to, authorise and direct us to charge you in this way.

Alternative Remuneration

Occasionally entities that issue financial products ("product issuers") offer us gifts such as tickets to events (such as the Australian Open). These gifts range in value up to \$300.00. We keep a register of any such gifts received, which are managed in accordance with our conflicts of interest procedures.

Referrals – Loans & Finance Broking

During the course of our relationship the Financial Advisors of Hamilton Morello may refer you to Hamilton Morello Finance for Mortgage Broking, Commercial Loans or Asset Finance. Ryan Pickles, Nicholas O'Halloran and Cheryl Di Florio as Unit Holders of the Hamilton Morello Unit Trust, own shares in Cremorne Finance Pty Ltd Trading as Hamilton Morello Finance. Ryan, Nick and Cheryl will be entitled to a profit share of Cremorne Finance Pty Ltd.

Referrals – Paragon Bookkeeping Services Pty Ltd

During the course of our relationship the Financial Advisors of Hamilton Morello may refer you to Paragon Bookkeeping Services Pty Ltd for bookkeeping services. Ryan Pickles, Nicholas O'Halloran and Cheryl Di Florio as Unit Holders of the Hamilton Morello Unit Trust, own shares in Paragon Bookkeeping Services Pty Ltd. Ryan, Nick and Cheryl will be entitled to a profit share of Paragon Bookkeeping Services Pty Ltd.



5. What should you do if you have a complaint – Internal Dispute Resolution

Hamilton Morello has an Internal Dispute Resolution Process that adheres to the Regulatory Guidelines. If you have a complaint, you can contact us and discuss your complaint as outlined below. Our Standard timeframes to resolve your complaint are:

- 1 Business Day to acknowledge the complaint, or as soon as practicable.
- 30 Calendar Days for us to provide a response to your complaint
- Should your complaint be of a complex nature and we cannot provide a response in 30 days we will issue an IDR Delay Notification that will include details of:
 - the reasons for the delay
 - your right to complain to AFCA if you are dissatisfied
 - the contact details of AFCA

Please address your complaints to:

complaints@hmadvisors.com.au or

Complaints Manager

Hamilton Morello

Level 2/351 Burwood Hwy
Forest Hill VIC 3131

If the complaint cannot be resolved to your satisfaction you have the right to refer the matter to:

Australian Financial Complaints Authority.

Online:	www.afca.org.au
Email:	info@afca.org.au
Phone:	1800 931 678
Mail:	Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001