Forrest Private Wealth Pty Ltd | ABN 12 615 181 881
Corporate Authorised Representative of
Forrest Private Wealth Management Pty Ltd
ABN 18 615 339 485 | AFSL No. 492712
PO BOX 2039, SUBIACO WA 6904
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FINANCIAL SERVICES GUIDE

Authorised for distribution by Forrest Private Wealth Management Pty Ltd

(FSG: 23 Jul 2026, Version: 2.0)

Before seeking our advice, you probably have a number of questions you would like to ask about Forrest Private Wealth Management Pty Ltd. You have the right to ask us about our charges, the type of advice we will give you and what you can do if you have a complaint about our services. Key information is set out to answer the questions below. If you need more information or clarification, please ask us.

Why am I receiving this document?

This Financial Services Guide (FSG) is an important document which may help you decide whether to use the services that we* offer. It contains information about:

- Forrest Private Wealth Management Pty Ltd
- Forrest Private Wealth Pty Ltd and Your Financial Planner
- The services we offer and their cost,
- Any conflicts of interest which may impact the services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services.

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

- A Statement of Advice (SoA) or Record of Advice (RoA) which documents the advice we provide to you.
- A Product Disclosure Statement (PDS) which explains the products we have recommended.

** In this document 'we' refers to Forrest Private Wealth and Your Financial Planner.*

Forrest Private Wealth Management Pty Ltd

Forrest Private Wealth Management Pty Ltd holds an Australian Financial Services Licence (492712) which has been issued by the Australian Securities and Investments Commission (ASIC).

Forrest Private Wealth Management 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 for the financial services that it and its representatives provide.

Forrest Private Wealth and Your Financial Planner

Forrest Private Wealth has been appointed as a Corporate Authorised Representative of Forrest Private Wealth Management.

Peter Stevens is a Director of Forrest Private Wealth Management. Michael Bower and Craig Beck are Authorised Representatives of Forrest Private Wealth Management.

We act on behalf of the Australian Financial Service Licence (AFSL) Forrest Private Wealth Management who is responsible for the advice and financial services that we provide.

Forrest Private Wealth Pty Ltd:	ASIC No: 1251250
Peter Stevens:	ASIC No: 249783
Michael Bower:	ASIC No: 282997
Craig Beck	**ASIC No:** 281051

For more information on each person above, please visit our website www.forrestprivatewealth.com

Lack of Independence Disclosure

Forrest Private Wealth Management Pty Ltd and its representatives are not independent, impartial, or unbiased as defined in section 923A of the Corporations Act 2001. This is because:

- We may receive commissions from life insurance products that we recommend.

- We may receive other benefits from product issuers, including sponsorships or training support.

What services do we provide?

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

- Superannuation advice (including Self-Managed Superannuation Fund 'SMSF' advice)
- Financial Planning strategies
- Retirement Planning advice and strategies
- Social Security advice
- Portfolio Management advice,
- Risk Management advice (includes both Personal and Business Insurance advice)
- Buying and Selling direct shares (securities)
- Managed investments
- Margin lending advice.

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 the advice, the main risks associated with the advice, the cost to you of implementing the advice, any benefits we may 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 the advice provided.

You can provide instructions to us in writing, via phone or via email. Please note you are responsible for ensuring your instructions do however reach us.

We may provide further advice to you to keep your 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.

FEES

All fees are payable to Forrest Private Wealth.

How will I pay for the service?

Forrest Private Wealth offers a fee based approach. We operate on a full disclosure policy for any fees received by us and our Authorised Representatives.

You will receive a Statement of Advice (SoA) detailing remuneration received by Forrest Private Wealth and its Authorised Representatives prior to making a decision on recommendations in the SoA.

You have a right to request further information in relation to the remuneration received by Forrest Private Wealth and its Authorised Representatives. The fees Forrest Private Wealth receives can be separated into either Initial Advice fee, Implementation fee or Ongoing Services fees.

Initial Advice Fee

This Initial Advice fee includes all meetings with you, the time we take to determine our advice and the production of the Statement of Advice (SoA).

This fee is based on the scope and complexity of advice provided to you. We will provide you with our 'Terms of Engagement' before starting your SoA. All fees are agreed upon before any work commences.

Implementation Fee

If you decide to proceed with our advice we may charge a fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

Ongoing Services Fees

Once your strategy and/or portfolio has been established we will typically provide you with ongoing advice services.

Ongoing fees will depend on the service we provide to you. They are typically a percentage of your portfolio value, an agreed fixed fee, which is paid monthly, or a combination of both. We may also charge you a transaction fee on our services specific to each share trade you undertake.

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

COMMISSIONS

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

Insurance Commissions

Forrest Private Wealth may receive upfront commission (of 22% of the first year premium) when you take out an insurance policy we recommend. We also may receive a monthly commission payment (of 22% of the premium) for as long as you continue to hold the policy. These commissions are paid by the insurer and are included in the premiums you pay.

Investment Commissions

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

Placement Fees

Forrest Private Wealth may receive placement fees where you invest in some listed investments (eg bank issued hybrids and IPO's). These will be paid by the issuer of the investment and will typically be a set % of the investment amount.

Other Benefits

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

FINANCIAL PLANNER REMUNERATION

Trusts controlled by Peter Stevens are entitled to the profits of the business.

Michael Bower and Craig Beck are employed by the practice and are paid a salary. They may also receive a performance bonus which is based on a number of factors including the revenue that they generate for the practice.

CONFLICTS OF INTEREST

We may hold investments we recommend

Your financial planner 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.

Peter Stevens and Michael Bower, representatives of Forrest Private Wealth Management, hold shares in the listed online financial technology platform One Click Group (1CG). One Click Group operates brands including One Click Life and One Click Verify. From time to time, we may suggest the use of One Click Group's products or services. While we will always act in your best interests, this shareholding could potentially influence the outsourced service providers we engage with. To mitigate this, we adhere to strict policies and procedures to ensure that our decisions are based solely on your financial objectives and circumstances. Should you have any questions or require further clarity, please do not hesitate to contact us.

Separately Managed Accounts (SMA)

Forrest Private Wealth Management Pty Ltd distributes Separately Managed Accounts (SMAs) via the Macquarie Wrap and Macquarie Wrap Super platforms and the Netwealth administration and superannuation platforms that may be recommended to you by your adviser if they are appropriate for your circumstances.

Forrest Private Wealth SMAs are offered in collaboration with Context Capital Pty Ltd as the asset consultant. The SMAs are made available through the relevant platform and investment structure, with the applicable responsible entity, issuer and/or administrator identified in the relevant product disclosure documents.

The relevant platform provider and other parties receive fees for their involvement in the SMAs, which will be disclosed to you in your Statement of Advice if we recommend one of these accounts to you.

Forrest Private Wealth and your adviser do not receive any additional investment fees for managing the investments in the SMAs on your behalf.

IF YOU HAVE ANY COMPLAINTS

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 us. Please call us or put your complaint in writing to our office. Our complaint policy is on our website: https://forrestprivatewealth.com/

If you are not satisfied with our response, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA):

Phone: 1800 931 678
Website: www.afca.org.au
Email: info@afca.org.au

This service is free of charge.

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.

We will collect personal information from you so that we can understand your personal situation and provide you with advice which meets your needs and objectives.

We will also collect information from you to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act.

We will generally collect this information directly from you however in some cases we will seek your authority to collect if from other parties such as your accountant or your superannuation fund.

If you do not provide us with all of the information that we request, we may not be able to provide our services to you.

We will hold and use your personal information so that we can continue to provide our services to you. We will only disclose your personal information to external parties where:

- The law requires us to do so
- You consent for us to do so

Our Privacy Policy contains further information on 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 our website.

FREQUENTLY ASKED QUESTIONS

Does a large financial institution or bank own Forrest Private Wealth?

Forrest Private Wealth is a Director owned financial planning practice. We have our own AFSL which means we can look at all asset classes and investment vehicles because unlike many financial planning firms, we are not owned by or operate under a major bank, financial institution or large dealer group.

Being Director owned means we have no restrictions on which strategies, products and investments we can recommend to clients.

We can recommend virtually any investment option available to Australian investors. Decisions are made on an objective basis determined by product quality alone and whether it will help meet client objectives.

What does a Financial Planner do?

A Financial Planner helps you to define and understand your goals and is focused on helping you maximise the probability of achieving these goals and assisting you in making smart financial decisions.

A Financial Planner will assist in developing a path to follow whether your goals are short, medium or long term.

A financial planner can help educate you about financial matters such as insurance, superannuation, interest rates, stock markets etc.

When should I see a Financial Planner?

Usually people seek advice from us when there is a specific need like planning to retire, buying a first home or protecting assets.

Seeking a Financial Planner is valuable at any time in your life. We can help you set and achieve your financial goals no matter what your life circumstances are.

Is it expensive to see a Financial Planner?

It depends on what your needs are. At Forrest Private Wealth, we clearly define the cost to clients before agreeing and accepting any work. You essentially determine the cost (based upon our fee), as you decide what level of service or advice you require.

Is Financial Planning only for those who have a lot of money?

This is a common misconception that Financial Planning is only worthwhile if you have significant wealth. Forrest Private Wealth helps a diverse set of clients from all sorts of backgrounds and financial needs.

You don't need to be well off to start a financial plan; the plan to create wealth for you.

What outcomes can I expect from using a Financial Planner?

Depending on how engaged you are with your Financial Planner, we can assist you with:

- Developing a customised financial plan to help you achieve financial success with little impact on your after tax cash flow.
- Providing clarity about your investments and risk insurance.
- Peace of mind knowing a qualified, professional is reviewing and monitoring your portfolio and keeping you on track towards your financial goals and objectives.
- Certainty, knowing that if something happens to you, your family and children are looked after and that their assets pass to the ones you love per your instructions.

Will you give me advice that is suitable to my investment needs and financial circumstances?

Yes. To do so we need to find out your individual investment objectives, financial situation and needs before we recommend any investment to you.

You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information.

What should I know about any risks of the investments or investment strategies recommended to me?

We will explain to you any significant risks of investments and strategies that we recommend to you.

Do I get detailed information about actual commissions and other benefits my adviser gets from making the recommendations?

Yes. You have the right to know about details of commissions and other benefits your adviser may receive for recommending investments.

All commissions, fees and other benefits received by your Financial Planner, as a result of providing advice, are clearly detailed in writing. A SoA will also be given to you in writing at the time the advice is given.

What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile that includes details of your investment objectives, financial situation and needs. We also maintain records of any recommendations made to you. If you wish to examine your file, we can make arrangements for you to do so.

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Act to verify your identity and the source of any funds.

This means that we will ask you to present identification documents such as passports and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely.

Can I tell you how I wish to instruct you to buy or sell my investment?

Yes. You may specify how you would like to give us instructions. For example, by email or telephone.
We may require written confirmation of certain instructions for security and verification purposes. We will inform you if this is required.