



BoyceTM

FINANCIAL SERVICES GUIDE

Version 4
24 September 2025



Licensee

Provided by

Boyce Pty Limited Authorised Representative No. 001315191 (Boyce) and each of the Authorised Representatives described in the Advisor Profiles attached to this FSG.

(together we, us, our)

As authorised representatives of Boyce Private Wealth Pty Limited ACN 680 123 675 AFSL No. 700018 (Licensee)

Date: 19 May 2025

The distribution of this financial services guide (FSG) is authorised by the Licensee.

Purpose of this FSG

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 fee arrangement with us, 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

Boyce is authorised to provide personal advice and dealing services to retail and wholesale clients for the following financial products:

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Life Products
- Managed Investment Schemes including IDPS and MDA Services

- Retirement Savings Account Products
- Securities
- Superannuation
- Standard Margin Lending Facilities

Boyce is a corporate authorised representative of the Licensee. Any financial services will be provided by Boyce and its sub-authorised representatives, who are listed in the Advisor Profile section. More details about them, including the financial services they are authorised to provide, is included in the Advisor Profile section.

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 Boyce. Some of the advisors in the Advisor Profile section of this document are owners of Boyce and share in the profits that are made.

Initial fees

The advice preparation fee includes meeting with you, the time we take to determine our advice and the production of the SoA. It is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice. Fees for this service can range between \$1,100 and \$11,000 including GST.

If you decide to proceed with our advice, we may charge an implementation fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA. Fees for this service can range between \$1,100 and \$6,600 including GST.

Please note, should you choose not to proceed with the advice provided to you in your SoA, you will be invoiced for the cost of preparing your SoA.

Ongoing fees

Our ongoing fees depend on the ongoing service that we provide to you.

This fee is a fixed dollar amount that is based on a combination of factors such as the amount you elect to invest, the complexity of the structure involved, the number and types of investments and the level of ongoing service that is required. Fees for this service can range between \$2,200 and \$250,000 including GST.

Any ongoing fees will be agreed with you prior to you being charged.

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

Brokerage/Transaction fees

In limited circumstances, we can arrange financial product transactions for you on your instruction without providing personal advice. This is also known as an Execution-Only (EO) service.

We will discuss the fees and agree the actual fees with you before we proceed and where relevant, the fees will be disclosed in the document provided to you prior to implementing your transaction.

The rate we charge may range from \$220.00 to \$880.00 per hour (inclusive of GST) depending on the type of service required. Brokerage fees may also be payable to third parties who execute transactions on your behalf.

Insurance Commissions

We will receive an upfront commission from the product issuer if you decide to buy a life risk insurance product we recommend to you. The upfront commission will be between 30% and 60% + GST for the first year's annual premium. 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. In addition to the upfront commission, the issuer will pay us an ongoing commission of between 10% and 30% + GST of the annual premium for as long as you hold the product. Assuming an annual premium of \$2,000, this would equate to between \$200 to \$600 per year.

The commission will vary depending on the recommended product and will be documented in the SoA or RoA.

Other Benefits

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

Advisor Remuneration

Your Advisor may be a shareholder of the business. They will share in the profits that the business makes.

Your Advisor may be an employee of the business. They are paid a salary.

Associated Business Units

We may refer you to other Boyce business units that provide accounting, tax, SMSF or other business services.

These other business units are all part of Boyce Pty Ltd meaning that the company will share in the profits that all of the business units make.

Referral Partners

You may be referred for specialist risk insurance advice to Gallagher Benefit Services. In this event, Boyce does not receive any remuneration.

Associations

Boyce may recommend you utilise administration platform providers, the services of stockbrokers and/or financial product issuers (such as managed funds). Boyce does not receive any remuneration or benefits from these providers.

Overseas Disclosures

To improve our service levels to you we may utilise outsourcing services for the provision of para-planning and other administrative activities. This is an Australian based company that has employees based outside of Australia, in the Philippines. Accordingly, your personal information will likely be accessed from this overseas location.

Please note, any overseas disclosure of your personal information to enable these services to be provided does not affect our commitment to safeguarding your privacy and we will take reasonable steps to ensure that any overseas recipient complies with Australian privacy law.

Conflicts of Interest

Our representatives 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 and at our website at www.boyceca.com/complaints-policy

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 www.boyceca.com/privacy-policy.

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. 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 (Boyce or the Licensee) as follows:

Licensee's contact details

19 Montague Street
Goulburn NSW 2580
Phone: (02) 6971 0600

info@boycefs.com
www.boyceca.com

Advisor Profile – Lindsay Garnock

This advisor profile forms part of the FSG dated 24 September 2025
About Lindsay John Garnock – Authorised Representative No. 328855

Qualifications

- Graduate Diploma of Financial Planning, Kaplan Professional
- CFP Education Program, Deakin
- Diploma of Financial Advising, Securities Institute of Australia

Memberships

- Financial Advice Association of Australia (FAAA)
- Chartered Accountants Australia and New Zealand (CA ANZ)

Authorised financial services

The Licensee has authorised Lindsay to provide personal advice and dealing services for the following financial products:

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Life Products
- Managed Investment Schemes including IDPS and MDA Services
- Retirement Savings Account Products
- Securities
- Superannuation
- Standard Margin Lending Facilities



Advisor Profile – Carolyn Morrison

This advisor profile forms part of the FSG dated 24 September 2025
About Carolyn Morrison – Authorised Representative No. 1000788

Qualifications

- Self Managed Superannuation Funds, Kaplan Professional
- Advanced Diploma of Financial Services (Financial Planning), Kaplan Professional
- Diploma of Financial Services (Financial Planning), Kaplan Professional

Memberships

- Financial Advice Association of Australia (FAAA)

Authorised financial services

The Licensee has authorised Carolyn to provide personal advice and dealing services for the following financial products:

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Life Products
- Managed Investment Schemes including IDPS and MDA Services
- Retirement Savings Account Products
- Securities
- Superannuation



Advisor Profile – Timothy Young

This advisor profile forms part of the FSG dated 24 September 2025
About Timothy Young - Authorised Representative No. 322303

Qualifications

- Accredited Aged Care Professional - Aged Care Steps
- Self-Managed Superannuation Funds, Kaplan Professional
- CFP Education Program, Deakin
- Advanced Diploma of Financial Planning, Kaplan Professional
- Diploma of Financial Services (Financial Planning), Kaplan Professional
- Bachelor of Commerce in Banking and Finance, University of Canberra

Memberships

- Financial Advice Association of Australia (FAAA)

Authorised financial services

The Licensee has authorised Timothy to provide personal advice and dealing services for the following financial products:

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Life Products
- Managed Investment Schemes including IDPS and MDA Services
- Retirement Savings Account Products
- Securities
- Superannuation



Advisor Profile – Robert Watson

This advisor profile forms part of the FSG dated 24 September 2025
About Robert Watson - Authorised Representative No. 462622



Qualifications

- Master of Financial Planning, Kaplan Professional
- Graduate Diploma of Financial Planning, Kaplan Professional
- Bachelor of Business (Hospitality Management), University of Western Sydney
- Accredited Listed Product Adviser Program (ALPA), Kaplan Professional
- Self Managed Superannuation Funds accreditation, Kaplan Professional
- SMSF Specialist Advisor, SMSF Association

Memberships

- SMSF Association

Authorised financial services

The Licensee has authorised Robert as a provisional advisor to provide personal advice and dealing services for the following financial products:

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Life Products
- Managed Investment Schemes including IDPS and MDA Services
- Retirement Savings Account Products
- Securities
- Superannuation

Advisor Profile – Adam Cameron

This advisor profile forms part of the FSG dated 24 September 2025
About Adam Cameron - Authorised Representative No. 1301539



Qualifications

- Graduate Diploma of Financial Planning, Kaplan Professional

Memberships

- N/A

Authorised financial services

The Licensee has authorised Adam to provide personal advice and dealing services for the following financial products:

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Life Products
- Managed Investment Schemes including IDPS and MDA Services
- Retirement Savings Account Products
- Securities
- Superannuation*

* Advice on superannuation excludes self managed superannuation funds



Provisional Advisor Profile – Jonah Allen

This advisor profile forms part of the FSG dated 24 September 2025

About Jonah Allen – Authorised Representative No. 1305055

Qualifications

- Self Managed Superannuation Funds, Kaplan Professional
- Ethics & Professionalism in Financial Advice (Bridging Course), Kaplan Professional
- Bachelor of Business Finance and Financial Planning, CSU

Memberships

- N/A

Authorised financial services

The Licensee has authorised Jonah as a provisional advisor to provide personal advice and dealing services for the following financial products:

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Life Products
- Managed Investment Schemes including IDPS and MDA services
- Retirement Savings Account Products
- Securities
- Superannuation

As a provisional advisor, Jonah is undertaking supervised work and training. Jonah's supervisor is Lindsay Garnock and his contact details are lgarnock@boycefs.com, 02 6971 0600.

Lindsay Garnock is responsible for any personal advice provided to you by Jonah.