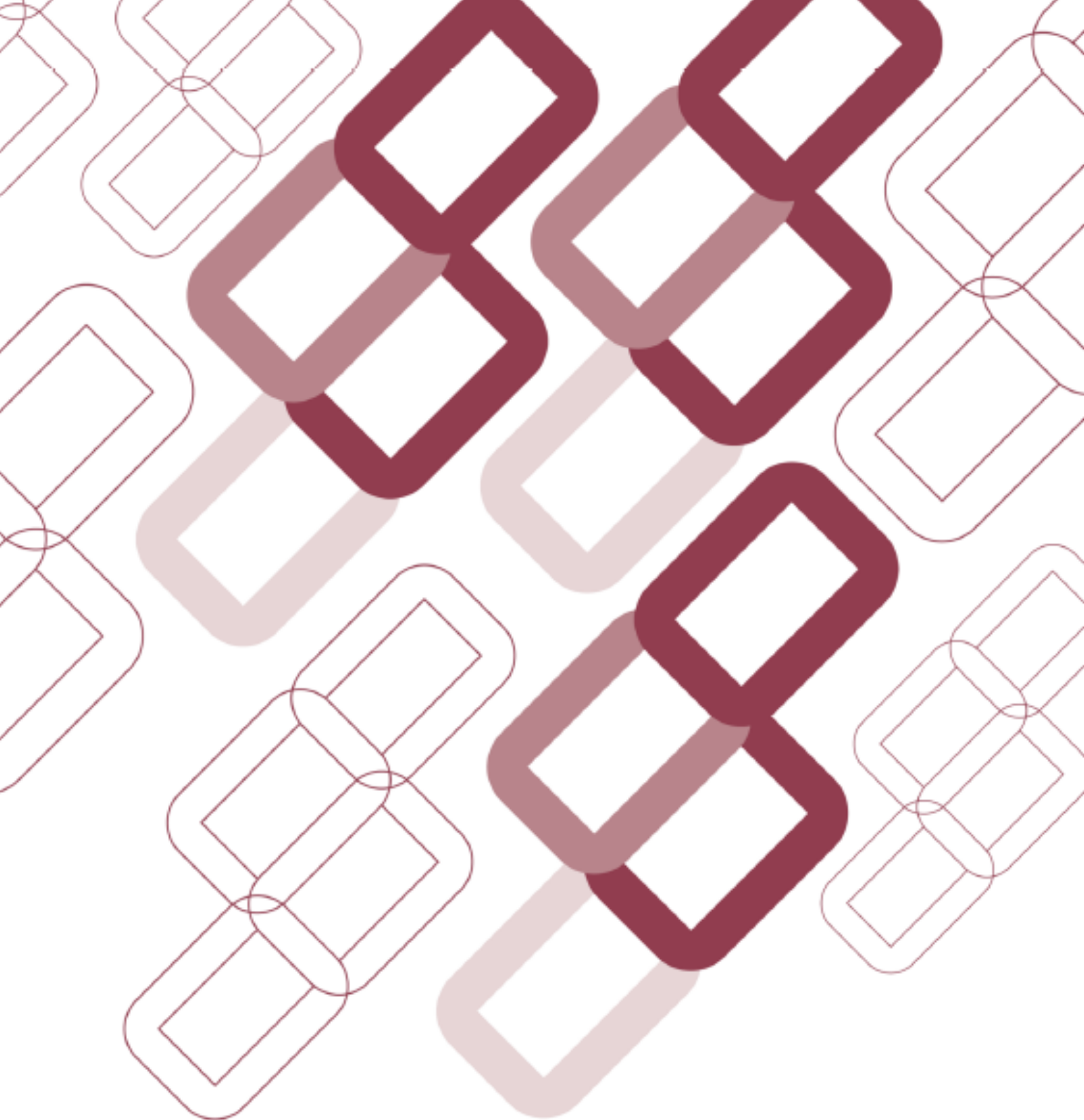




FINANCIAL SERVICES GUIDE

VERSION 3.0 ● ISSUED 28TH OCT 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.

Financial services we are authorised to provide

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

- deposit products
- life products
- superannuation

Lowe Financial Group is a corporate authorised representative of the Licensee. Any financial services will be provided by Lowe Financial Group and its sub-authorised representatives, who are listed in the Adviser Profile section. More details about them, including the financial services they are authorised to provide, is included in the Adviser 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 Lowe Financial Group. Gerard Lowe is the owner of Lowe Financial Group and shares in the profits that are made.

Insurance Commissions

We receive a one-off upfront commission when you take out an insurance policy we recommend. The upfront commission will be 60% + GST of the first year's annual premium.

We also receive an ongoing commission payment of 20% + GST 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 20% 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 \$400 per year.

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

Other Benefits

We may 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.

Lowe Financial Group has an Alliance Partnership Agreement (APA) with AIA Australia Ltd which is reviewed annually, at the discretion of the insurer. Lowe Financial Group may receive remuneration on the aggregated retention of policies prior to 2016.

Adviser Remuneration

Our representatives are paid a base salary and, based on a balanced scorecard approach, a bonus and do not receive commissions from product issuers.

Commissions and brokerage paid by product providers or intermediaries, will be paid to the Licensee. These amounts shall then be paid by the Licensee to Lowe Financial Group or associated entities. The Licensee may retain an amount to meet licensing costs.

Referrals

We may pay a referral fee to our referral partners (financial planners, general insurance brokers, accountants, finance brokers, mortgage brokers and lawyers) where they refer you to us as a client. The referral fee is usually 4% of the premium payable for your policy(ies). Specific details of any referral fee paid will be disclosed to you in your SoA or RoA.

Lowe Financial Group may introduce clients to AIA Health for health insurance products. Under this arrangement Lowe Financial Group will receive a referral fee equivalent to 20% of the first year's premium if you take out a health insurance policy with AIA Health as a result of our introduction. This fee is paid by AIA Health and is not an additional cost to you. As an example, if the annual premium is \$1,000, Lowe Financial Group may receive \$200 in the first year and up to 100% of this payment may be passed to Lowe Financial Group. All referral benefits received will be disclosed to you at the time of making the referral. Lowe Financial Group and our advisers are not authorised to provide advice on health insurance products. Our role is limited to facilitating an introduction to AIA Health. Any advice regarding health insurance should be obtained directly from AIA Health. Before making any decisions, please review the Product Disclosure Statement (PDS) provided by AIA Health to ensure the product is appropriate for you.

Conflicts of Interest 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.

We have set out above our referral arrangements with product issuers and our Alliance Partnership Agreement (APA) with AIA. Apart from what has been disclosed in this document, no other associations or relationships with product issuers exist.

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 (ggpia.com.au/complaints-handling-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 (ggpia.com.au/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 or the Licensee at:

3 Citrus Street
BRAESIDE VIC 3195

Phone: 03 9587 5188
Email: info@lowefinancial.com

Adviser Profile

This adviser profile forms part of the FSG dated 28th October 2025

About Gerard Peter Lowe

Qualifications & Memberships

- Advanced Diploma of Financial Services, Deakin University, 03/09/2003
- Graduate Diploma of Financial Planning, Deakin University 18/09/2025
- Financial Advice Association Australia (FAAA)

Authorised financial services

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

- deposit products
- life products
- superannuation

