



FINANCIAL SERVICES GUIDE

A guide to our relationship with you and others

Dated: 16th February 2026

This Financial Services Guide (FSG) is issued by Wealth Advisers Financial Group, which holds Australian Financial Service Licence number 527536. This FSG comprises and must be read in conjunction with your adviser's current Adviser Profile that includes amongst other information, details of your adviser's remuneration.

Distribution of this FSG by your adviser, who is a Wealth Advisers Financial Group Authorised Representative, is authorised by the licensee, Wealth Advisers Financial Group.

This FSG dated 16th February 2026 describes our financial planning and advisory services to assist you to decide whether to use our services. It also outlines your rights as a client and our obligations and responsibilities as the licensee and your adviser.

You have the right to ask us about our charges, the type of advice we will provide to you, and what you can do if you have a complaint about our services. This FSG is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service.

Who provides the financial services offered in the guide?

The financial services are provided by Wealth Advisers Financial Group and your adviser. When Wealth Advisers Financial Group and your adviser provide you with financial services, we will act on your behalf and in your best interests.

The key matters covered by the FSG include:

- who Wealth Advisers Financial Group and your adviser are;
- how we can be contacted;
- how Wealth Advisers Financial Group and your adviser are paid;
- what services we are authorised to provide to you;
- details of any potential conflicts of interests;
- details of our professional indemnity insurance; and
- details of our dispute resolution procedures and how you can access them.

Statements of Advice and Product Disclosure Statements

You should also be aware that you must receive a Statement of Advice (SOA) and a Product Disclosure Statement(s) when personal advice involving a financial product is provided to you, i.e. advice that takes into consideration your personal objectives, financial position and needs. The SOA will contain the advice, the basis on which it is given which may have

influenced the advice and how Wealth Advisers Financial Group and your adviser will be remunerated for the advice we give you. If your adviser provides further advice to you, but not in writing, and that further advice is related to the advice provided in a previous SOA, that further advice will be recorded in a Record of Advice (ROA). You may request an ROA from your adviser or Wealth Advisers Financial Group up to seven years after the further advice was provided, at no additional cost. In the event we make a recommendation to acquire a particular financial product (other than securities), we must also provide you with a Product Disclosure Statement containing information about the particular product's risks, benefits, features and costs to enable you to make an informed decision.

Who is Wealth Advisers Financial Group?

Wealth Advisers Financial Group is a holder of an Australian Financial Services Licence which enables it to act as a financial services provider under the Corporations Act.

Not Independent

Wealth Advisers Financial Group and its authorised representatives are not independent in relation to the provision of personal advice. Wealth Advisers Financial Group may also receive commissions from life insurance providers when we recommend life insurance to our clients.

Who is responsible for the financial services provided to me?

Your adviser acts on behalf of Wealth Advisers Financial Group who is responsible for the advice provided to you. However, your adviser may operate separate businesses, and provide other services through those businesses, which are **NOT** authorised by Wealth Advisers Financial Group and do **NOT** involve Wealth Advisers Financial Group in any way, such as: accounting, auditing, tax return preparation, self-managed super fund compliance and administration, property sales and referrals, and other products and activities. Wealth Advisers Financial Group is **NOT** responsible for any advice and services you receive from your adviser that are not authorised by Wealth Advisers Financial Group. If you are uncertain, you should ask either your adviser or Wealth Advisers Financial Group Head Office who is responsible for that particular advice, service or transaction.

Does Wealth Advisers Financial Group have any relationships or associations with product issuers?

Wealth Advisers Group has no ownership connections with any other financial product issuers.

What financial services are available to me?

Our high-quality financial planning and advisory service involves:

- Identifying your financial needs, objectives and circumstances;
- Establishing realistic and reasonable financial goals and needs;
- Determining your risk profile;
- Exploring the costs and benefits, potential risks and returns, advantages and disadvantages of the various strategies and financial products available to you to help you reach those goals within the limits of relevant laws and available solutions;
- Recommending a course of action, agreeing on it with you and implementing it; and
- You may also engage us to provide advice on an ongoing basis or for a fixed term.

Unless their authorisation is restricted (see the Adviser Profile) Wealth Advisers Financial Group advisers can generally provide you with sound advice relating to a wide range of important areas such as wealth creation, retirement, redundancy, superannuation, risk insurance, estate planning, Centrelink payments, cashflow management, budgeting and debt repayments, structuring of investment portfolios, borrowing to invest, complex company and trust structures, and so on. Wealth Advisers Financial Group's research and technical support services enables advisers to provide value added advice on a broad spectrum of financial problems which takes into account relevant regulations pertaining to your financial position and goals.

Wealth Advisers Financial Group is licensed to deal in and provide financial advice on the following range of financial products:

Wealth Advisers Group is licensed to deal in and provide financial advice on the following range of financial products: deposit and payment products, managed investment schemes (including Investor Directed Portfolio), securities including shares, Retirement Savings Accounts, superannuation, life insurance investment and risk products and government issued debentures, stocks and bonds.

If you would like to discuss any of these financial products, please contact your adviser.

How do I provide instructions?

Wealth Advisers Financial Group advisers will act on your instructions following your acceptance of their recommendations in the SOA. They and we should not act independently of your specific instructions. Instructions you

provide should be communicated to your adviser in writing. These instructions should be forwarded in an email, fax or posted letter to your adviser.

Tailored, general and ongoing advice

Wealth Advisers Financial Group advisers usually provide advice tailored to your individual circumstances and also have the capacity to implement the advice they give, except where this may require the use of other professionals (accountants and lawyers). You may choose to enter into an agreement with your adviser to provide you with both initial advice and ongoing advice. If appropriate, we may also provide general advice only, where you are ultimately responsible for ensuring that this advice is suitable to your particular needs, objectives and financial situation. In this case, you should also obtain any relevant product disclosure statements to assist in this purpose.

Should I transfer investment monies to my adviser's account?

No. Wealth Advisers Financial Group does not allow advisers to receive your investment funds into their own account or into any Wealth Advisers Financial Group account. You should only transfer investment funds for a financial product to the approved financial institution that issues the financial product (as specified in the Product Disclosure Statement or similar document). You should never transfer investment funds to any other entity or person.

You should also not sign any blank forms or appoint your adviser as your attorney (or authorised signatory). You should not appoint any other person as your attorney or authorised signatory unless you have received legal advice.

What information should I provide to my adviser?

You will need to provide your adviser with your personal objectives and your current financial situation including details of assets, liabilities, income and living expenses. This can best be accomplished by completing a Wealth Advisers Financial Group Client Data Form. The amount and type of information we will require from you depends on what financial services you require.

It is important that you provide us with complete and accurate information about your current personal circumstances and financial situation.

If you choose not to supply the required information or provide us with inaccurate information, the advice you receive may not be appropriate to your needs, objectives and financial situation.

You should read the warnings contained in the SOA, check any assumptions we make and review the basis for our advice carefully before making a decision about whether to proceed with the advice. You should also obtain and read any relevant product disclosure statements prior to applying for a financial product.

How will I pay for the services provided?

Your adviser's specific method of remuneration and fees, including referral fees, are detailed in their Adviser Profile. The exact remuneration and fee details will be disclosed to you in your SOA.

All fees will be payable to Wealth Advisers Financial Group. If your adviser's remuneration includes commission paid by a product provider, such commission payment will be made to Wealth Advisers Financial Group. Wealth Advisers Group does not retain any commissions and fees we receive. The entire amount is passed on to your adviser.

How are any fees, commissions or other benefits calculated for providing the financial services?

The three stages of financial planning are Initial Advice, Implementation and Further Advice. There is usually a separate fee for each of the three stages. Your adviser's remuneration structure for each advice stage will be found in their Adviser Profile and the dollar value disclosed to you in your SOA.

All commissions are payments made by the insurance product provider and are calculated as a percentage of the premium paid on insurance products. Commissions are of two types: (a) upfront or initial; and (b) renewal or trail.

Fees can be based on: a percentage of funds invested or funds under advice, hourly rates multiplied by the hours worked, an agreed dollar amount for the value of the specific service being performed, or a combination of these.

The fees can be collected by platforms and other product providers.

The typical ranges of fee rates for investments and commissions for insurance products are as follows.

- Upfront fees usually vary between nil and 5.5% of the investment amount with superannuation related fees being capped at 5%. Example: \$100,000 investment using a platform may involve an upfront fee payment of say 3% or \$3,000 which could be deducted from your investment account and paid to Wealth Advisers Financial Group, leaving a net investment of \$97,000.
- Ongoing fees: We may charge a fee to provide ongoing portfolio reviews and/or for the provision of ongoing services. This fee will be agreed with you and is either a set amount, or an amount based on the amount of funds under our advice, and/or the time involved in reviewing your portfolio and circumstances. Our ongoing fees can be dollar based or % based. The percentage fee typically ranges from 0.0% to 2.5% pa. For example, a portfolio of \$200,000 with an ongoing fee of 1.1% would have a fee of \$2,200.
- Upfront commissions can be up to 66% of the premium paid on insurance products.
- Renewal commissions can be up to 33%.

All applicable fees and commissions will be agreed to with your adviser and disclosed in your SoA or other advice document.

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

Wealth Advisers Financial Group advisers may only recommend to you investment products that are researched, analysed and approved by Wealth Advisers Financial Group. Your adviser should explain any significant risks of investments and financial planning strategies. If the adviser does not do so, you should contact us to explain those risks to you.

Who do I complain to if I have a problem with your services?

If you have a complaint about the service provided to you, you should take the following steps:

1. We believe that the people involved are best placed to resolve the complaint in a fair, timely and effective manner. Therefore, you should firstly contact your adviser and tell your adviser about your complaint.

If your complaint is not satisfactorily resolved within 3 business days, it will be passed on to our Complaints Officer.

2. You can also lodge a complaint directly with our Complaints Officer by telephone on 03 7036 8688 or, in writing by email to admin@wealthadvisersfg.com.au or at 17, Lester Drive, Altona North, VIC - 3025. Postal address is 8, Mallard Drive, Altona North, VIC-3025. We will try to resolve your complaint quickly and fairly.
3. In either case, you will receive an acknowledgement of your complaint within 24 hours of lodging and a response to the complaint no later than 30 calendar days after receiving the complaint.
4. If you still do not receive a satisfactory outcome, you have the right to complain to the Australian Financial Complaints Authority (AFCA) online at www.afca.org.au, by email at info@afca.org.au or on the free call number - 1800 931 678. You can also write to AFCA at:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Wealth Advisers Financial Group is a member of AFCA.

Our Public Complaints Policy is available on our website or can be provided to you on request.

Wealth Advisers Financial Group Professional Indemnity Insurance and Compensation Arrangements

Wealth Advisers Financial Group holds Professional Indemnity Insurance that complies with the compensation arrangements under Section 912B of the Corporations Act. The Professional Indemnity Insurance policy we hold covers the financial services provided by Wealth Advisers Financial Group past and present representatives, including our advisers, subject to the terms, conditions and exclusions of the policy wording. This insurance is not intended to cover product failure or general investment losses. Wealth Advisers Financial Group policy covers loss or damage suffered by retail clients due to breaches by Wealth Advisers Financial Group or your adviser of their respective obligations under Chapter 7 of the Corporations Act. This includes negligent, fraudulent or dishonest conduct.

Privacy Collection Statement

The type of personal information we collect includes your name, address, contact details, trust or fund name, bank account details and tax file number (TFN).

We are authorised to collect the TFNs of investors under applicable taxation, personal assistance and superannuation laws, including the Income Tax Assessment Act 1936 (Tax Laws). The collection, use and disclosure of TFNs is regulated by applicable Tax Laws, the Privacy (Tax File Number) Rule made under the Privacy Act and the Australian Privacy Principles. We only collect your TFN for purposes required or authorised by law, including for the purpose of reporting information to the Australian Taxation Office or to give you any TFN information that we may hold about you.

It is not an offence to withhold your TFN. However, if you choose not to provide your TFN when you open an account with us, there may be financial consequences such as your investments being charged at a higher tax rate than would otherwise apply.

We collect, hold, use and disclose personal information for a range of purposes, including to:

- Provide you with personal financial product advice;
- Facilitate your investments into various financial products;
- Verify your identity and comply with our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act (Cth) 2006;
- Respond to your enquiries;
- Process payments made to us;
- Perform administrative tasks and internal record keeping;
- Provide you with customer service or technical support and deal with any complaints or feedback you have;
- Perform research and analysis and improve or develop our products or services;
- Manage our relationships with our clients, suppliers and contractors;

- Assess and consider applications from prospective employees, contractors and service providers;
- Organise events; and
- Comply with our legal and regulatory obligations.

We may disclose personal information to organisations that assist us with the above purposes including our authorised representatives, other financial advisers and our external service providers such as administrators and electronic identity verification providers. We may also disclose your personal information to law enforcement or government agencies (if requested and permitted under the law).

If you do not provide us with some or all the personal information that we ask for, we may not be able to provide you with personal financial product advice or assist you with your investments or insurance.

Wealth Advisers Financial Group may disclose your personal information to overseas recipients. If Wealth Advisers Financial Group discloses your personal information to an overseas insurance recipient, Wealth Advisers Financial Group will ensure that the overseas recipient is required to comply with the Australian Privacy Principles unless the recipient is subject to an equivalent or stricter privacy regime.

More detailed information about the way Wealth Advisers Financial Group uses and discloses your personal information is set out in our comprehensive Privacy Policy on our website. Our Privacy Policy includes information about how you may access and seek correction of your personal information and how you may make a complaint about how your personal information has been handled by us.

If you have any questions regarding this Collection Notice, please contact Wealth Advisers Financial Group using the details below.

Contact Us

If you have any further enquiries, please contact:

Wealth Advisers Group
17 Lester Drive, Altona North
VIC 3025

Postal Address:

8, Mallard Drive, Altona North
VIC 3025

Telephone: (03) 7036 8688

Email: admin@wealthadvisersfg.com.au

Wealth Advisers Financial Group Pty Ltd
(ABN 26 643 947 997)

Australian Financial Services Licence No:
527536

www.wealthadvisersfg.com.au

Additional Privacy Information

Further information on privacy in Australia may be obtained by visiting the website of the office of the Australian Information Commissioner at www.oaic.gov.au

ADVISER PROFILE

Information about your Wealth Advisers Group Adviser

This Adviser Profile is issued by Wealth Advisers Financial Group Pty Ltd (Wealth Advisers Group), which holds Australian Financial Service Licence number 527536. This Adviser Profile forms part of the Wealth Advisers Group Financial Services Guide (FSG) dated 16 February 2026. These documents should be read together. This document contains information regarding the Adviser listed below and is designed to help you to make an informed decision about the financial advice provided to you by the Adviser.

Wealth Advisers Group has authorised its authorised representatives to provide this document to you.

Wealth Connected Financial Solutions Pty Ltd trading as Wealth Connected Financial Solutions (WCFS)

is a Corporate Authorised Representative (ASIC No.001000073) of Wealth Advisers Financial Group Pty Ltd (AFSL: 527536)

Vviral Parekh is an Authorised Representative (ASIC No. 001000072) Wealth Advisers Financial Group Pty Ltd (AFSL: 527536).

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Mobile: 0432 101 777

Email: vviral@wealthconnectedfs.com.au

Your Adviser

Vviral Parekh is a Financial Adviser, an Authorised Representative of Wealth Advisers Financial Group Pty Ltd (Wealth Advisers Group) and an employee/director of Wealth Connected Financial Solutions Pty Ltd, a Corporate Authorised Representative of Wealth Advisers Financial Group Pty Ltd.



Your Adviser's Experience

Vviral completed a Bachelor of Commerce degree in 1995 and has since undertaken several further qualifications, including a Master's Diploma in Business Administration, a Diploma of Financial Planning, an Advanced Diploma of Financial Planning, and a Self-Managed Superannuation Fund (SMSF) course.

He initially trained as an accountant and has worked in a variety of roles both in Australia and overseas. Before becoming a financial adviser, Vviral held several senior positions, including Head of Marketing for an IT training company, Supervisor of a fund administration team, and Fund Administrator.

Vviral commenced his career as a financial adviser in March 2010 and later that year joined the Commonwealth Bank as an adviser. During his time there, he gained extensive experience advising a broad range of clients on diverse financial planning matters. He ultimately progressed to the role of Senior Financial Planner within the Premier Banking channel before deciding to establish his own practice, enabling him to better support and serve his clients.

Your Adviser's Authorisations

Vviral is authorised to provide advice in relation to the following financial products:

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

This means that Vviral can assist you in meeting your financial planning needs and objectives in these areas, which include personal insurances, saving and investment as well as superannuation, retirement planning strategies and tax (financial) advice.

Cost of Advisory Services

An initial meeting to discuss your financial circumstances is free of charge. At this meeting Vviral will establish how he can assist you and gather the information required to prepare a financial plan.

Vviral will discuss the fee basis with you and agree on the method of charging prior to any advice is provided or cost incurred. Also,

fees are fully disclosed in the Statement of Advice and Product Disclosure Statements.

Payment can be collected through a platform, by direct debit or invoiced. A fee for the preparation of the Statement of Advice will be charged even if the recommendations are not implemented. For insurance, the commission may be paid by the insurance provider. Further advice that includes portfolio reviews may be charged on a percentage fee basis which varies according to the portfolio amount, or as a fixed dollar amount depending on the complexity and structure, as agreed with your adviser.

Schedule of fees

These prices should be used as a guide only. We will discuss your individual needs and agree our fees with you. The actual agreed fees will depend on factors such as the complexity of your circumstances and goals and the scope of the advice.

Upfront fee

These are fees paid when you have agreed to receive our advice:

Initial Service	Fee Amount
This covers the cost of researching and preparing your financial plan and is based on a set dollar amount.	\$500 to \$20,000
This amount is worked out based on the complexity of the advice.	

Ongoing fees

We provide ongoing services to help you stay on track to meet your goals. Our ongoing service fees vary depending on the scope and complexity of services provided. The cost of these services are as follows:

Ongoing Service	Fee Amount
An ongoing advice agreement will set out our support packages including the advice and services we will provide, the frequency these will be delivered, how much it will cost, your payment method and how the service can be terminated.	Starting from \$500 pa to \$20,000 pa Or
The fee covers the cost to review the strategies and the products recommended in your SoA. It may be charged as a set dollar amount or a percentage of your investments.	From 0% pa to 2.5% pa of funds under management.
This amount is worked out based on the complexity of the advice.	

Commissions

Insurance	
Upfront commission	Up to 66%*
Ongoing commission	Up to 33%*
*% based on amount of premium and is paid by the insurance provider	

All fees include 10% GST.

All fees are payable to Wealth Advisers Group. Wealth Advisers Group pays Wealth Connected Financial Solutions 100%. Vviral receives a salary and as a director/shareholder of Wealth Connected Financial Solutions is entitled to a Director's drawing and/or dividend if and when paid.

Fee Examples:

Example for Investment Products

If you receive advice regarding an investment of \$100,000, the SoA fee could be \$2,000, of which \$2,000 is paid to Wealth Connected Financial Solutions. If you invest \$100,000 the establishment fee will be \$2,750, of which \$2,750 is paid to Wealth Connected Financial Solutions. If you maintained the investment and assuming the balance of the investment remains at \$100,000, the annual portfolio management & review fee will be \$1,000 per annum, of which, \$1,000 is paid to Wealth Connected Financial Solutions.

Example for Risk Products

If you receive advice regarding insurance, the SoA fee could be \$500 of which, \$500 is paid to Wealth Connected Financial Solutions. Should you proceed with the advice, then the SoA fee could be waived. However, if the policy is cancelled in the first two years ('responsibility period') you will be liable for the portion of the commission clawed back.

If you take out a life insurance policy with an annual premium of \$1,500, assuming the highest commission for the Upfront Option is selected at 66%, the upfront payment to Wealth Advisers Group would be \$990, of which \$990 is paid to Wealth Connected Financial Solutions. The maximum ongoing commission for the Upfront Option is currently 22% per annum which could result in a payment of \$330 per annum for as long as the policy remains in force, of which \$330 is paid to Wealth Connected Financial Solutions. Where a level commission option is selected, it could be as much as 33%, or \$495, of which \$495 is paid to Wealth Connected Financial Solutions.

This commission has what is called a 'responsibility period' imposed by the risk product issuer. This means that if the policy is cancelled within the first 1-2 years of inception commission is returned to the product issuer by Wealth Advisers Group.

Referral Fees

Wealth Connected Financial Solutions may pay the person who referred you to us a fee in relation to that referral which will be detailed in the SoA. Should we refer you to another provider, we may receive a fee for the referral.