Financial Services Guide

Version: 1.4 **Dated: 1 January 2026**

Not Independent

We are not independent, impartial or unbiased within the meaning of the Corporations Act because we may receive commissions on life insurance products, we may recommend related party products and we are restricted to advising on a limited number of financial products.

This Financial Services Guide (FSG) describes our financial planning and advisory services to help you decide whether to use our services. It describes who we are, how we and our associates are paid, our professional indemnity insurance, and how we handle any complaints you may have. A current copy of this FSG is also available on our website at jaswealth.com.au.

We may give you other documents when providing our services. These may include:

- **Statements of Advice** - If we provide you with personal advice, we will set out our advice in a Statement of Advice (or in some cases, a shorter document called a Record of Advice). This will also tell you how we will be paid for the advice. When we provide further advice, we may not give you a Statement of Advice; however, we will keep a record of the advice and you can ask us for a copy at any time up to seven years after the advice is given.
- **Product Disclosure Statements** - If we recommend that you acquire a financial product, we will also give you a Product Disclosure Statement (or other disclosure document) containing information about the product's features, fees and risks.
- **Ongoing fee arrangement consent** - If you agree to an ongoing fee arrangement, we will ask for your written consent before the arrangement starts and each year that it continues (see *How we are paid*).

OUR SERVICES

Our licensee, myAFS Pty Ltd, holds Australian Financial Services Licence 480599 and is responsible for the financial services we provide to you.

Our financial planning and advisory services can help you to:

- Identify your financial and investment objectives, taking into account your current financial position and personal circumstances;
- Develop financial goals and investment strategies;
- Implement your investment strategies; and
- Select and arrange financial products that are suitable for your needs.

We provide advice in the following areas:

- Cash management - budgeting, debt management
- Superannuation - consolidating or optimising superannuation, finding lost superannuation
- Life insurance - personal or business succession
- Investment - full financial plan or one-off investment
- Retirement planning - transition to retirement, retirement income and investments, social security, aged care
- Self-managed super funds - advice and establishment
- Estate planning

The financial products we can arrange for you include:

- Deposit and payment products

- Securities
- Managed investment schemes
- Superannuation, including SMSFs
- Derivatives
- Foreign exchange contracts
- Investor directed portfolio services
- Managed discretionary account services
- Government debentures, stocks and bonds
- Retirement savings accounts
- Life risk and investment products

We research a range of products and select those that are worthy of recommendation to our clients. We also review those products periodically to check they remain competitive and continue to meet your needs.

We act for you, and not for the product issuer, when giving advice and arranging financial products.

HOW CAN YOU DEAL WITH US?

You can deal with us in person, by phone, by email or by video meeting. It is important that you give us complete and accurate information about your circumstances and that you check any assumptions we make and the basis for our advice. If you don't, our advice may not be appropriate for your needs.

Your circumstances may change over time and our earlier advice may then no longer be appropriate. We can review your financial position, goals, strategies and products periodically under an ongoing fee arrangement, or you can contact us for a review when your circumstances change.

HOW WE ARE PAID

Fees include GST unless stated otherwise. We will give you a fee estimate before we provide services, and set out the actual amounts in your Statement of Advice.

Financial planning and investment services	**Financial Planning & Investment Services** Our fees depend on the services we provide to you. • **Initial advice fee** - For our initial review and advice, we charge between $550 and $5,500, depending on the complexity of your situation. We may ask you to pay this in advance. • **Implementation fee** - For implementing our recommendations, we charge between $220 and $2,200, depending on the work required. • **Ongoing advice fee** - If you ask us to provide ongoing review and advice services, we charge between 0.1% and 1.5% p.a. of the value of the investments we manage for you. We do not charge asset-based fees on any amount you have borrowed to invest. Before an ongoing fee arrangement starts, and each year it continues, we will ask for your written consent, which sets out the fees and the services you will receive. If you do not renew your consent, the arrangement ends and no further ongoing fees are charged. You can end the arrangement at any time. Where an ongoing fee is deducted from your superannuation or investment account, the product issuer will also need your consent before it is deducted.
	Ad Hoc Hourly Fees Where ad hoc services are required, we charge on the basis of time spent, for example: • Financial planning and investment advice - $550 per hour • Implementation of our advice - $550 per hour • Ongoing review services - $550 per hour • Administration support - $550 per hour

	Performance Fees In certain situations, we may offer a fee option based on the performance of your portfolio above a predetermined and agreed benchmark. Performance fees are paid by you, are negotiated with you, must be agreed by you in writing each year and are fully described in your Statement of Advice.
Life insurance services	If we arrange life insurance for you, we may receive a commission from the insurer. The commission is a percentage of the premium (excluding taxes and statutory charges) and is included in the premium you pay - it is not an extra cost to you. For new policies, commissions are capped at up to 60% (plus GST) of the first year's premium and up to 20% (plus GST) of each renewal premium, or a level commission of up to 20% (plus GST) each year. Before we accept any commission on a life insurance policy we recommend, we will tell you the amount of the commission (or how it is calculated) and ask for your informed consent. You can choose to pay a fee instead of us receiving a commission. If your policy is cancelled or reduced within the first two years, we may have to repay part of the commission to the insurer. Policies issued to existing clients before these rules applied may continue to pay commission at the rates previously disclosed to you.

WHO WE PAY

Advisers	Our advisers are paid an annual salary. They may also be eligible for a performance bonus based on agreed key performance indicators. Bonuses are not based on the volume or value of financial products recommended or acquired.
Referrers	We do not pay referrers.

IMPORTANT ASSOCIATIONS

Joshua Stega is a shareholder in both JAS Wealth Pty Ltd and myAFS Pty Ltd. As a shareholder, he may benefit from the profits of both companies, including from fees and commissions received for services provided to you.

OUR PROFESSIONAL INDEMNITY INSURANCE

We have professional indemnity insurance that meets the requirements of the Corporations Act. It covers claims relating to the conduct of our authorised representatives, including those who no longer work with us, provided we notify the insurer of the claim within the relevant policy period.

WHAT TO DO IF YOU HAVE A COMPLAINT

If you are unhappy with our services, please tell us. You can discuss the matter with your adviser or contact our Complaints Officer on 02 8075 4566 or at hello@myafs.com.au. We will acknowledge your complaint within 24 hours (or one business day) and give you a final response within 30 calendar days. If we cannot respond in that time, we will tell you why and keep you informed.

If you are not satisfied with our response, or we have not responded within 30 days, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. Any decision AFCA makes is binding on us, but not on you.

Website: www.afca.org.au Email: info@afca.org.au Phone: 1800 931 678 (free call)
Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

HOW CAN YOU CONTACT US?

Your financial planner	Our AFS licensee
Joshua Stega, Authorised Representative No 308485 of JAS Wealth Pty Ltd, Corporate Authorised Representative No 436749 of myAFS Pty Ltd, AFSL 480599 Level 36, 1 Macquarie Place Sydney NSW 2001 Ph: 02 8075 4566 Email: joshua.stega@jaswealth.com.au jaswealth.com.au	myAFS Pty Ltd ABN 61 607 514 689 AFS Licence No: 480599 c/o JAS Wealth, PO Box 7655, Gold Coast MC QLD 9726 Ph: 02 8075 4566 Email: hello@myafs.com.au myafs.com.au

This FSG has been authorised for distribution by the AFS licensee identified above.

HOW WE PROTECT YOUR PRIVACY

We are committed to protecting your privacy and handle your personal information in line with the Privacy Act 1988 and the Australian Privacy Principles. We use the information you give us to advise you on your financial circumstances, goals and strategies. We provide your information to the product issuers you choose to deal with (and their representatives). We do not trade, rent or sell your information.

We may disclose your information to recipients in Malaysia, where Accounting and Adviser Services (AAS), our key accounting provider, maintains an office. We take reasonable steps to ensure overseas recipients handle your information consistently with the Australian Privacy Principles.

If you don't give us full information, we may not be able to properly advise or assist you. Our Privacy Policy explains how you can access and correct the information we hold about you and how to complain about a privacy breach. You can get a copy by calling 02 8075 4566 or visiting myafs.com.au.

OUR PAYMENT TERMS

We will invoice you for our services and you must pay within 14 days of the invoice date. We accept payment by direct deposit (EFT). Where you have agreed, fees may instead be deducted from your investment or superannuation account. If you complete an application for a product we have recommended, you will pay the product issuer directly unless we have agreed to hold those moneys for you and make payment on your behalf.

This FSG was prepared on 1 January 2026 and is version 1.4. It replaces version 1.3 dated 1 July 2021.