

# Financial Services Guide

Provided by

Finishwell Pty Ltd as trustee for D&B Wealth Trust, Authorised Representative No. 1282068  
**(FinishWell)**

Brigadier Ncube, Authorised Representative No. 1273194 **(Brigadier)**

(together **we, us, our**)

As authorised representatives of FinishWell Financial Services Pty Ltd AFSL No 567964 ABN 32 683 095  
249 **(Licensee)**

Date: 10 March 2026

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

## **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.

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**

We are authorised to provide financial product advice and dealing services to retail and wholesale clients in relation to the following financial products:

- deposit and payment products
- debentures, stocks or bonds issued or proposed to be issued by a government
- life products
- interests in managed investment schemes including IDPS and MDA services
- retirement savings accounts products
- securities
- superannuation

## **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 FinishWell. Brigadier is an owner of FinishWell and shares in the profits that are made.

## **Personal advice**

We will charge you a fee for any personal advice we provide to you. The one-off advise service fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with personal advice. The amount of these fees usually ranges from \$2,850 to \$5,500 but may exceed this range in complex cases. These fees will be agreed with you beforehand and will be disclosed in a SoA or RoA which will be provided to you.

## **Ongoing fees**

Our ongoing fees depend on the ongoing service that we provide to you. They are typically charged as a an agreed fixed price of between \$1,100 and \$2,650. The amount of ongoing fees will depend on your total assets under management and other factors such as the complexity of your portfolio, the regularity of reviews and any additional services we are providing.

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

## **Brokerage fees**

We do not charge you for brokerage but brokerage fees may be payable to third parties who execute transactions on your behalf.

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

## **Insurance commissions**

We receive a one-off upfront commission when you take out an insurance policy we recommend. The upfront commission will be 66% of the first year's annual premium.

We also receive an ongoing commission payment of 22% 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 10% 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 \$200 per year.

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

## **Other Benefits**

We may also receive additional benefits by way of sponsorship of educations 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.

## **Adviser remuneration**

Our representatives are paid a base salary and do not receive commissions from product issuers. However, as stated above, one of our owners is Brigadier and he shares in the profits that we make

## **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.

## **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](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

You may only contact AFCA once you have followed the above procedure.

Our Complaints Handling Policy is available on request and at our website at.

## **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

## **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:

### *Licensee's contact details*

Address: 2, 12 Millaroo Drive, Helensvale QLD 4212

Email: [brigadier@finishwell.com.au](mailto:brigadier@finishwell.com.au)

Phone: 07 5580 6944

### *FinishWell's contact details*

Address: 3/12 Millaroo Drive, Helensvale QLD 4212

Email: [admin@finishwell.com.au](mailto:admin@finishwell.com.au)

Phone: 07 5580 6944