01 · ABOUT US

Financial Services Guide

01

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About Us

LICENSEE

Orion Wealth Pty Ltd

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Orion Wealth Pty Ltd has authorised the distribution, website disclosure of information and alteration of this FSG to ensure it is up to date.

02 · PURPOSE OF THIS DOCUMENT

Purpose of this document

02

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about our services and whether they are appropriate for you to use.

The FSG covers the following:

- Information about Orion Wealth Pty Ltd and our advisers
- Who we are and how you can contact us
- The services and products we are authorised to provide advice on and deal with
- Documents you will receive when given advice
- How we handle your personal information
- How we are remunerated
- Our complaints procedure
- Our compensation arrangements
- Information about the person providing your advice

> If you have any questions, please contact our office before making any decisions to engage us.

03 · SERVICES AND PRODUCTS

The Financial Services we can provide:

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Orion Wealth Pty Ltd can provide the following financial services:

- Wealth creation strategies
- Debt reduction strategies
- Cashflow management
- Claims handling services
- Risk management advice (including life and disability insurance)
- Business succession planning.
- Pre-retirement and retirement planning
- Aged care strategies
- Estate Planning
- Taxation (financial) advice

The Financial Products we can advise and deal in:

- Basic deposit products
- Non-basic deposit products
- Government debentures, stocks or bonds
- Life investment
- Life risk insurance
- Managed Investment Schemes including Investor directed portfolio services
- Retirement savings accounts
- Securities
- Superannuation

Your adviser is authorised by Orion Wealth Pty Ltd to provide you with the types of financial advice and product detailed in their adviser profile. Orion Wealth Pty Ltd is responsible for any of the financial services provided to you.

> LACK OF INDEPENDENCE
>
> Orion Wealth Pty Ltd and its advisers are not independent, impartial or unbiased as we receive commissions for the advice we provide on life risk insurance products and may charge asset-based fees in certain circumstances.

04 · DOCUMENTS YOU WILL RECEIVE

Documents you will receive when given advice

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You may specify how you would like to give us instructions, for example by telephone, email or other means.

If you decide to obtain personal advice (that considers your objectives, financial situation and needs) you are entitled to receive a Statement of Advice (SOA). The SOA contains the advice, the basis on which it is given and information about any benefits/remuneration payable. If you receive further advice you may receive a record of advice. You can request the record of the advice by contacting your adviser.

If you are provided with general advice, you will not receive a Statement or Record of Advice. In these situations, your Adviser will provide a warning that the advice does not take into account your personal objectives, financial situation or needs.

A PDS will be provided if a product recommendation is made. It includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

Should you engage us to provide ongoing services to you we will ask you to sign an agreement and tell you the fees applicable. If your fees are payable for more than twelve months you will receive a fee disclosure statement outlining the fees you have paid under the arrangement and fees for the coming year. Each year we will ask for your consent if you want to pay our fees from accounts you hold (such as your superfund).

You have the right to ask us about our charges, the type of advice we will provide you (whether general or personal), and what you can do if you have a complaint about our services.

> Your Adviser has an overriding obligation to act in your best interests.

05 · YOUR PRIVACY

Your Privacy

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Your Adviser is required to maintain physical or electronic records of documentation for any financial advice given to you, including information that personally identifies you and/or contains information about you. We will also collect information from you to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act.

We will generally collect this information directly from you however in some cases we will seek your authority to collect if from other parties such as your accountant or your superannuation fund.

You have the right to not provide personal information to your Adviser. In this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may also decline to provide advice if they feel they have insufficient information to proceed.

These records are required to be retained for at least seven years. If you want to access or update your personal information at any time, please let us know. Note there may be a charge for accessing your file.

Throughout the advice process, your personal information may be disclosed to other service providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers
- IT service providers
- Third parties engaged by us to assist in providing products or services including licensing obligations.

Some services may require disclosure of personal information to service providers outside Australia. The purpose of such disclosure is to facilitate the provision of financial services by Orion Wealth Pty Ltd and its Advisers. All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988.

Orion Wealth Pty Ltd respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please see our Privacy Policy which can be viewed at orionwealth.com.au.

06 · LICENSEE COMPENSATION

Licensee compensation including remuneration, other benefits and potential conflicts of interest

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Orion Wealth Pty Ltd charges your advisers a fee for the provision of services under its Australian Financial Services Licence.

Any benefits payable to your adviser or their business will be disclosed to you in writing in advice documents, these are also detailed in your adviser's profile.

Orion Wealth Pty Ltd and/or its Advisers may receive non-monetary benefits where:

- The amount is less than $300 and identical or similar benefits are not given on a frequent basis
- The benefit has a genuine education or training purpose (including attendance at conferences) and is relevant to providing financial product advice
- The benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider

These benefits are disclosed in a register which is available upon request.

Orion Wealth Pty Ltd and its related companies may receive payments or benefits from product providers in return for granting rights such as being recognised as a sponsor and the right to promote their product and give presentations at conferences and/or professional development training days. Orion Wealth Pty Ltd may use these payments to pay for costs associated with such conferences, training or professional development days.

07 · IF YOU HAVE A COMPLAINT

If you have a complaint

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Orion Wealth Pty Ltd is a member of the Australian Financial Complaints Authority. If you have a complaint about the service provided to you, you should take the following steps:

1. Firstly, contact your adviser and discuss your complaint. If you are unable to resolve the issue within three working days, please contact Orion Wealth Pty Ltd using the details at the beginning of this FSG.
2. We will acknowledge receipt of a complaint as soon as practicable and within 24hours.
3. We will investigate your complaint and seek to resolve it quickly and fairly within 30 days. Some complex matters may take longer than this, this will be discussed with you.
4. If you are not satisfied with our response, you have the right to complain to the Australian Financial Complaints Authority (AFCA). This service is provided free of charge to consumers. They can be contacted on 1800 931 678 or info@afca.org.au.

The Australian Securities and Investments Commission (ASIC) also has a freecall Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

PROFESSIONAL INDEMNITY

Orion Wealth Pty Ltd holds Professional Indemnity Insurance that is required under section 912B of the Corporations Act (2001). This insurance policy meets ASIC requirements and covers the conduct of present and past representatives.

QUESTIONS?

Please ask us to explain anything you do not understand in this FSG.