

Financial Services Guide

Date of issue 3rd November 2026

Not Independent

BMG Financial Group Pty Ltd receives commissions from life insurance products. As such we are not able to refer to ourselves as 'independent', 'impartial' or 'unbiased'

About this guide

This Financial Services Guide (FSG) explains the financial services provided by BMG Financial Group Pty Ltd (BMG FG) and your advisers (who are authorised through BMG FG). It is designed to help you make a fully informed decision about whether you want to use our services.

Please take the time to read this guide carefully. Sound financial advice is based on open communication. Understanding our services and our fees is the cornerstone of this communication. It's also important that you know who authorises your adviser, the nature of their associations and relationships and what to do if you have a complaint. If you have further questions, or if there is anything that isn't clear, please talk to your adviser or contact us.

This guide must be accompanied by an Adviser Profile which outlines your adviser's skills, qualifications, and the services they are authorised to provide.

This FSG has been prepared and provided with the authority of BMG Financial Group Pty Ltd.

About us

Our advisers offer professional financial advice strategies to provide you with peace of mind and help you achieve your life goals.

BMG FG is part of an integrated financial services group with origins tracing back over 40 years. BMG FG works closely with the accountants at BMG Partners Pty Ltd and the financial planners at BMG Financial Planning Pty Ltd to help deliver well-coordinated accounting and financial planning services to their clients.

BMG FG is located on the Victorian and New South Wales border in Albury Wodonga.

All BMG FG financial advisers have a legal obligation and an ethical duty to act with integrity and in the best interests of you, their clients.

BMG Financial Group Pty Ltd (Licensee)
ABN 39 666 990 067 | AFSL 548371
7 Stanley Street Wodonga VIC 3690
Phone: **02 6024 3000**
Email: **bmg@bmgpartners.com.au**
Website: **bmgpartners.com.au**

BMG Financial Planning Pty Ltd (Providing Entity)
ABN 39 666 990 067
7 Stanley Street Wodonga VIC 3690
Phone: **02 6024 3000**
Email: **bmg@bmgpartners.com.au**
Website: **bmgpartners.com.au**

Products and services we provide

Our advisers provide a range of financial services including investment, superannuation, retirement, and insurance. Specific information about the services our advisers are authorised to provide, and their qualifications are contained in the attached Adviser Profiles. When we provide financial services to you, we act on behalf of the Licensee.

BMG FG is not responsible for any accountancy or other services that you may receive from our financial advisers or their related entities.

Important documents you can expect to receive

When your adviser provides personal financial advice for the first time, you will generally be given a Statement of Advice (SoA). The SoA sets out your personal advice, the basis on which it is given, the cost of the advice, and information about any associations or relationships that could influence the advice.

If you require further advice later, providing your circumstances have not changed significantly since your previous SoA, your adviser may be able to provide the further advice verbally or via a shorter Record of Advice (RoA). RoAs will be kept on record for seven years and you may request a copy of such records by contacting our office during that period. If you are given further advice and your circumstances have changed significantly since your previous SoA, you will generally be given another SoA.

To help you make an informed decision about a financial product, you will generally be given a Product Disclosure Statement (PDS) which outlines the product features and costs in detail. In certain circumstances, there is no requirement to provide a PDS (including, for example, where you have already been provided with one).

If you ask your adviser to undertake a transaction without receiving advice from that adviser, you may be given a letter confirming your instructions and disclosing any costs payable by you in relation to that transaction.

How you can give instructions to us

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions via telephone, mail or email using the contact details provided in this Guide. If the information provided is incomplete or inaccurate, the advice or services we provide may not be appropriate. If at any time you wish to terminate your relationship with us, please contact us using the details provided in this Guide.

Our Approved Products List

Our Approved Products List (APL) is a list of what we consider to be sound quality, fully researched products, but doesn't include all possible products available in the market. Only products and services that have been examined by our research providers are placed on our APL.

When selecting products for you, your adviser is generally limited to the range of investment products and a selection of insurance providers on the APL.

Your adviser will first source from the APL before providing any recommendations. They will only recommend a product or service after considering its appropriateness in relation to your individual objectives, financial situation, needs and best interests. Where your strategy requires products and services other than those on the APL to act in your best interests, our research providers will be consulted and we will seek to find an alternative solution.

Associated businesses

BMG FG enjoys common beneficial ownership with BMG Financial Planning Pty Ltd which conducts the financial planning practice and BMG Partners Pty Ltd which conducts the accountancy practice.

Product and service provider benefits

BMG FG receives technical and professional development training for our advisers from product and service providers.

Other payments

We keep a full register of any benefits received by advisers of between $100 to $300. By law, your adviser is not permitted to receive benefits in excess of $300 per year from a product issuer. In addition, BMG FG keeps a register of any other non-monetary benefits your adviser may receive in relation to education, training, technology support or software that is relevant to the provision of financial advice. If you would like a copy of either register, please ask your adviser and one will be made available to you.

Referral partners

Your adviser may have referral relationships with third parties. These third parties may include accountants, mortgage brokers, general insurance brokers, solicitors, real estate agents and other third parties who specialise in a particular field. Referral arrangements that are relevant to any advice being provided to you will also be disclosed in your written advice.

Referrals to a third party

Where you are referred to a third party (including to other financial advisers) by your adviser, your adviser does not receive any payment for that referral. We also do not approve or endorse their advice. You must assess the merits of their advice in the light of your own circumstances and objectives.

How we are paid

We receive remuneration from:

Advice and service fees paid by you (fee for service)

Commissions from insurance providers

Other payments and benefits as outlined above as the licensee, BMG FG collects all fees and commissions which are paid on to BMG Financial Planning Pty Ltd. The Adviser Profile explains how your adviser is paid.

Advice and service fees paid by you

Before providing personal advice, your adviser will agree the fees and payment options with you. These fees will be based on your individual circumstances, the complexity of your situation and the time it takes to prepare your personal financial advice. Fees and commissions that are relevant to the advice being provided will also be disclosed in the written advice provided to you.

The types of fees you may be asked to pay can include:

Statement of Advice (SoA) fee – a fee to gather information, analyse your situation and prepare your SoA. This may typically range from $3,300 to $6,600.

Implementation fee – a fee to implement the recommendations contained in your SoA. This may typically range from $2,200 to $6,600 plus 0.33% of the portfolio value.

Review service fee – a fee for the provision of review services if you enter into a service agreement with your adviser. This may typically range from $2,200 to $6,600 plus 0.33% of the portfolio value.

Your adviser may also charge other fees for the ad hoc provision of advice or services, including if you instruct your adviser to complete a transaction on your behalf such as buying or selling specific financial products.

If you have a complaint

If you have a complaint about financial services provided to you, your complaint can be directed to your adviser in the first instance. You can also raise your complaint at any time by contacting us at:

Email: bmg@bmgpartners.com.au
In writing: BMG Financial Group Pty Ltd
PO Box 600
Wodonga Vic 3689
Phone: 02 6024 3000

We will investigate and endeavour to resolve your complaint promptly and fairly. If your complaint has not been resolved to your satisfaction within 30 days, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA is an external dispute resolution scheme which provides fair and independent financial services complaint resolution that is free to consumers. AFCA's contact details are:

Email: info@afca.org.au
Website: www.afca.org.au
In writing: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001
Phone: 1800 931 678

The Australian Securities and Investment Commission (ASIC) has an information line 1300 300 630 which you may use to obtain information about your rights, and to make a complaint. For more information, please visit their website www.asic.gov.au

Professional indemnity insurance

BMG FG is covered by professional indemnity insurance satisfying the requirements under the Corporations Act for compensation arrangements. Our insurance arrangements cover claims made against us as the licensee and both our current and former authorised representatives.

Our privacy policy

We are committed to maintaining the privacy and security of your personal information.

Any personal information collected by BMG FG will be handled in accordance with its Privacy Policy.

The way in which your adviser handles your personal information, is outlined in their Adviser Profile.

Part 2 Adviser Profile

Glen Jarvis

This adviser profile forms an essential part of the Financial Service Guide (FSG). The FSG is not complete without it.

Introducing your financial adviser

Glen Jarvis is an Authorised Representative of BMG Financial Group Pty Ltd AFSL 548371. Glen is employed by BMG Financial Planning Pty Ltd which is a Corporate Authorised Representative of BMG Financial Group Pty Ltd.

Authorised Representative Number: 279277
Corporate Authorised Representative Number: 259555
Adviser profile issue date: 3rd July 2023

About Glen

Glen is the director responsible for our financial planning operations and has been providing financial services as a team member of BMG Financial Planning since 2004.

Qualifications and memberships

- CERTIFIED FINANCIAL PLANNER® Practitioner
- Bachelor of Business (RMIT Financial Planning with Distinction)
- Member of the Financial Advice Association Australia (FAAA)

Financial products and services

Glen is authorised to provide you with general and personal financial advice on the following class and types of products.

- Deposit products
- Life products, including:
  - investment life insurance products
  - life risk insurance products
- Superannuation products, including:
  - public offer superannuation funds
  - account-based pensions and complying annuities
  - corporate superannuation funds
  - self-managed superannuation funds
- Margin lending facilities (standard)
- Securities, including:
  - Government bonds, stocks or debentures securities:
  - ASX listed shares, instalment warrants and fixed interest
- Retirement savings accounts
- Managed investment products, including:
  - master trusts, wrap facilities, property funds
  - tax-effective investments
  - managed trusts
  - investor directed portfolio services (IDPS)

Part 2 Adviser Profile continued

How Glen is paid

As the licensee, BMG FG then pays the fees and commissions to BMG Financial Planning as detailed in the FSG under the heading 'How we are paid'. BMG Financial Planning pays Glen out of these fees and commissions based on a number of factors such as:

- **Salary** – based on Glen's experience and qualifications.
- **Bonus** – Glen may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- **Profits** – Glen may be eligible to receive a percentage of profits from the Practice.
- **Commissions** – as outlined in the FSG under 'How we are paid', BMG FG may receive commissions from a product provider when implementing certain product/s (typically insurance) for you.

Client fee and payment options

Before providing advice, we will agree the fees and payment options with you. The fee you pay will depend on the complexity of your circumstances and the services you require. Your options to pay for our services can include fee for service, commission, or a combination of both.

Fee for service: Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate.
- A fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- A combination of these methods.

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the balance of your investment.

Commissions: Some product providers pay commissions to BMG FG. The amount of commission received will depend upon the type of product and the premium paid.

Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', BMG Financial Planning also has the following arrangements:

Referrals from a third party

At present we do not have any referral arrangement in place to pay a third-party referrer a referral fee, commission or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

Referrals to a third party

At present we do not have any referral arrangement in place to provide referrals to third parties in return for payment or other benefits. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

Privacy Notification

Your personal information will be handled in accordance with our privacy policy, which is located on our website. We will generally collect personal information directly from you. We may collect personal information about you from a third party if we believe you have authorised that third party to provide the information to us.

The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identify and the source of any funds.

We provide financial services under the Australian Financial Services License of BMG Financial Group Pty Ltd. BMG Financial Group Pty Ltd monitors our compliance with the law and provides us with a range of support services, including the financial planning software we use. As a consequence, BMG Financial Group Pty Ltd has access to your personal information and may use that information to facilitate the provision of financial services to you and to ensure we are complying with our obligations.

We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

Glen's contact details

A: 7 Stanley Street,
Wodonga VIC 3690
P: 02 6024 3000
E: gcj@bmgpartners.com.au
W: www.bmgpartners.com.au

Part 2 Adviser Profile

Stephen Mamouney

This adviser profile forms an essential part of the Financial Service Guide (FSG). The FSG is not complete without it.

Introducing your financial adviser

Stephen Mamouney is an Authorised Representative of BMG Financial Group Pty Ltd AFSL 548371. Stephen is employed by BMG Financial Planning Pty Ltd which is a Corporate Authorised Representative of BMG Financial Group Pty Ltd.

Authorised Representative Number: 263199
Corporate Authorised Representative Number: 259555
Adviser profile issue date: 3rd July 2023

About Stephen

Stephen is a director and has been with BMG Financial Planning since 1984.

Qualifications and memberships

- CERTIFIED FINANCIAL PLANNER® Practitioner
- Bachelor of Economics (Syd)
- Graduate Diploma in Applied Finance & Investment (SIA)
- Fellow of the Institute of Chartered Accountants
- Member of the Financial Adviser Association Australia (FAAA)

Financial products and services

Stephen is authorised to provide you with general and personal financial advice on the following class and types of products.

- Deposit products
- Life products, including:
  - investment life insurance products
  - life risk insurance products
- Superannuation products, including:
  - public offer superannuation funds
  - account-based pensions and complying annuities
  - corporate superannuation funds
  - self-managed superannuation funds
- Margin lending facilities (standard)
- Securities, including:
  - Government bonds, stocks or debentures securities:
  - ASX listed shares, instalment warrants and fixed interest
- Retirement savings accounts
- Managed investment products, including:
  - master trusts, wrap facilities, property funds
  - tax-effective investments
  - managed trusts
  - investor directed portfolio services (IDPS)

Part 2 Adviser Profile continued

How Stephen is paid

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- **Salary** – based on Stephen's experience and qualifications.
- **Bonus** – Stephen may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
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We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

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