FINANCIAL SERVICES GUIDE

Allied Financial Solutions Pty Ltd

ABN 37 092 222 412 | Australian Financial Services Licence 230172
Version 3.0 | Effective: 16/09/2026

NOT INDEPENDENT

Allied Financial Solutions Pty Ltd is not independent, impartial or unbiased for the purposes of section 923A of the Corporations Act 2001 because we may receive commissions in relation to life risk insurance products.

Further information about our remuneration and commissions is provided in this Financial Services Guide.

Purpose of this Financial Services Guide

This Financial Services Guide (FSG) provides important information about Allied Financial Solutions Pty Ltd (Allied), the financial services we provide and what you can expect when dealing with us.

It explains the financial services and advice we can provide, how we and our advisers may be remunerated, relationships or arrangements that may influence our advice, the documents you may receive from us and how you can make a complaint.

Please read this guide carefully and keep it for future reference. If you have any questions about this guide or the services we provide, please contact us.

Allied Financial Solutions Pty Ltd
AFSL 230172
ABN 37 092 222 412

Unit 1B, 4 Rocklea Drive
Port Melbourne, VIC 3207
Ph: 03 7019 3111
admin@alliedfingroup.com

Who we are

Allied Financial Solutions Pty Ltd (Allied), ABN 37 092 222 412, holds Australian Financial Services Licence (AFSL) 230172.

Allied is privately owned and is not owned or controlled by a bank, insurer or major financial product provider. However, Allied is not considered independent, impartial or unbiased for the purposes of section 923A of the Corporations Act 2001 because we may receive commissions in relation to life risk insurance products.

Our financial advisers are authorised to provide financial services on behalf of Allied within the scope of their individual authorisations.

Financial services we can provide

Allied is authorised under AFSL 230172 to provide financial product advice and deal in financial products on behalf of clients in relation to:

- basic deposit products;
- government debentures, stocks and bonds;
- investment life insurance products;
- life risk insurance products;
- managed investment schemes, excluding investor directed portfolio services;
- retirement savings account products;
- securities;
- superannuation products; and
- standard margin lending facilities.

The financial services available to you will depend on the scope of your adviser's individual authorisation and the advice or services you require.

What we do

Depending on your circumstances and the authorisations of your adviser, we may provide advice about retirement planning, superannuation and pensions, self-managed superannuation funds, investments and securities, life risk insurance, wealth accumulation and related financial strategies.

We may provide comprehensive advice or advice limited to particular areas, depending on your needs, objectives and circumstances.

Where the advice or service you require is outside our expertise or authorisation, we may refer you to another appropriately qualified professional.

Your financial advisers

Kenneth Henning

Authorised Representative No. 1238674

Ken has worked in the financial services industry since 1985 and is a Director of Allied Financial Solutions Pty Ltd.

Qualifications: Diploma of Financial Planning; Certified Financial Planner (CFP®).

Ken is authorised to provide financial services on behalf of Allied within the scope of his authorisation.

Kynan Jones

Authorised Representative No. 1008741

Kynan has worked in the financial services industry since 2001.

Qualifications: Advanced Diploma of Financial Services (Financial Planning).

Kynan is authorised to provide financial services on behalf of Allied within the scope of his authorisation.

Acting on your instructions

Once you have engaged us, we may act on instructions you provide to us in person, by telephone, email or other agreed communication methods.

We may confirm your identity or seek written confirmation before acting on an instruction where we consider this appropriate. We will maintain records of instructions relating to transactions or other financial services provided to you.

You should notify us if your contact details change.

Information about you

To provide appropriate financial advice and services, we need information about your financial circumstances, needs, objectives and other relevant personal information.

It is important that the information you provide to us is complete and accurate. If you choose not to provide information we reasonably require, we may be unable to provide advice or our advice may be limited.

We maintain records of the advice and financial services we provide and retain those records as required by law.

Documents you may receive

Statement of Advice

When we provide you with personal financial advice, you will generally receive a Statement of Advice (SoA). Your SoA will explain our advice, the basis for that advice and relevant fees, costs, remuneration, benefits and other disclosures.

Record of Advice

If we provide further advice, another SoA may not always be required. In these circumstances, we may prepare a Record of Advice (RoA). You may request a copy of a RoA from us within the period prescribed by law.

Product Disclosure Statement

Where we recommend a financial product for which a Product Disclosure Statement (PDS) is required, we will provide you with the relevant PDS. It contains important information about the product, including its features, benefits, risks, fees and costs.

Ongoing fee arrangements and consent

If you enter into an ongoing fee arrangement with us, we will provide you with information about the services to be provided and the fees you will pay and obtain your written consent as required by law. Your consent will generally need to be renewed annually. Where advice fees are deducted from a financial product or account, additional consent requirements may apply.

Approved Products List

Allied maintains an Approved Products List (APL) containing financial products that have been reviewed and approved for use by our advisers.

Our advisers will consider the products and investment options appropriate to the scope of advice being provided and your individual circumstances. In some circumstances, advice may involve an existing or other investment that is not on the APL. Any recommendation involving an off-APL product or investment must be considered in accordance with Allied's policies and approval requirements.

How you pay for our services

We may charge fees for the financial advice and services we provide. The fees that apply will depend on the nature and complexity of the advice and services you require.

Depending on the services provided, fees may include:

- an hourly rate for work undertaken;
- a fee for preparing financial advice, including a Statement of Advice;
- an implementation fee where we assist you to implement our recommendations;
- fees for review or other agreed services; and
- ongoing service fees, which may be charged as an agreed fixed dollar amount, a percentage of relevant funds or a combination of these methods.

Before you agree to proceed with a service, we will explain the fees that apply to you. The amount of the fee, or where applicable the method used to calculate it, will be disclosed in the relevant advice, service agreement or other disclosure document.

Fees may be paid directly by you or, with your consent and where permitted by law, deducted from a financial product or account.

Life insurance commissions

Where we arrange life risk insurance for you, Allied may receive commission from the insurer. The commission is generally calculated as a percentage of the premium you pay.

For applicable life risk insurance products, commissions may be up to 60% of the first year's premium and up to 20% of the premium in subsequent years.

The commission applicable to any insurance recommendation will be disclosed to you. Where required by law, we will obtain your informed consent to the commission before the insurance is issued or sold.

Other payments and benefits

Allied does not pay referral fees. In limited circumstances, Allied may receive a referral fee from another professional or service provider where a client has been referred to that provider.

Allied may also receive stamping fees in connection with certain eligible capital raisings or financial product offers.

Where any such payment or benefit applies to you, details will be disclosed as required by law.

Privacy

Allied is committed to protecting your personal information. We collect, use, hold and disclose personal information in accordance with applicable privacy laws and our Privacy Policy.

Our Privacy Policy explains how we handle and protect your personal information, how you may access or correct information we hold about you and how you may make a privacy complaint.

Our Privacy Policy is available on our website or by contacting us for a copy.

If you have a complaint

We are committed to providing you with a high standard of service. If you are dissatisfied with our advice or services, we encourage you to contact us so that we can try to resolve your concerns.

You can make a complaint to Allied Financial Solutions Pty Ltd by phone, email or mail using the contact details below.

We will acknowledge and investigate your complaint and provide you with a written response within the timeframe required by law. For standard complaints, this will generally be no later than 30 calendar days after we receive your complaint.

If you are not satisfied with our response, or we do not respond within the required timeframe, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides a free and independent financial services complaint resolution service.

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

Compensation arrangements

Allied maintains professional indemnity insurance as part of its compensation arrangements for retail clients. We believe these arrangements satisfy the requirements of section 912B of the Corporations Act 2001.

The insurance provides cover for claims relating to the conduct of Allied and its representatives, subject to the terms, conditions and exclusions of the policy.

Contact us

Allied Financial Solutions Pty Ltd
ABN 37 092 222 412
Australian Financial Services Licence 230172

Office: Unit 1B, 4 Rocklea Drive, Port Melbourne VIC 3207
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