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Advice Assist Australia Logo

Advice Assist Australia Pty Ltd

ABN 50 616 870 092 | AFSL No. 496692

249-251 Park Street South Melbourne, VIC 3205

Ph: 1300 782 822

Website: www.adviceassistaustralia.com.au

FINANCIAL SERVICES GUIDE

Version 1.0 (26-01-2026)

This document is a Financial Services Guide and is designed to assist you in deciding whether to use any of the financial services that we provide.

We are required by law to give you a Financial Services Guide (FSG), which helps educate, protect and promote honesty and fairness in financial services.

Advice Assist Australia Pty Ltd has authorised the distribution of this Financial Services Guide by its Authorised Representatives.

This Guide contains information about:

- What advice and services we are authorised to provide;
- How we provide you with advice and make recommendations;
- Remuneration that may be payable in connection with the provision of financial services; and
- Our complaints handling procedures, should you have a complaint.

The named Authorised Representative/s in this Financial Services Guide is the person that is providing you with the advice.

Advice Assist Australia Pty Ltd

Advice Assist Australia Pty Ltd is dedicated to providing you with financial services.

Advice Assist Australia Pty Ltd is not owned by any fund manager, bank, superannuation fund or life insurer. Advice Assist Australia Pty Ltd and its Authorised Representatives always act on your behalf. We hold an Australian Financial Services Licence (No: 496692), issued by the Australian Securities and Investments Commission.

We are responsible for the financial services provided by our Authorised Representatives and have authorised the distribution of this Financial Services Guide.

The contact details for Advice Assist Australia are:

Advice Assist Australia Pty Ltd
Australian Financial Services Licence Number: 496692
249-251 Park Street South Melbourne, VIC 3205
Tel: 1300 782 822
Website: www.adviceassistaustralia.com.au
Email: info@adviceassistaustralia.com.au

What advice can we provide you with?

Authorised Representatives of Advice Assist Australia Pty Ltd can provide advice in the following

areas:

- Deposit Products;
- Superannuation (including Self-Managed Superannuation Funds);
- Life Products (including Life Insurance and Life Risk Insurance)
- Securities; and
- Investments (interests in managed investment schemes)

Not Independent

Advice Assist Australia Pty Ltd is not deemed independent under 923A of the Corporations Act as our authorised representatives may receive commissions for any products recommended.

How can you provide us with instructions about your advice needs?

You can generally provide us with instructions in a variety of methods including face to face, in writing, by telephone, fax, electronically (e.g. email) or other agreed means. If applicable, we will inform you which instructions must be provided to us in writing.

The Planning Process

Advice Assist Australia Pty Ltd requires that all Representatives must follow a process when meeting and advising customers of the services we offer. This process is summarised in 6 steps:

- Step 1: Introduce the advice process;
- Step 2: Identify your current situation and objectives;
- Step 3: Determine and document strategy;
- Step 4: Present and proceed with advice;
- Step 5: Manage the implementation process; and
- Step 6: Review ongoing recommendations.

Statement of Advice (SOA)

When you are provided with advice that takes into account your personal circumstances, you will receive a Statement of Advice (SOA). The SOA sets out the advice given to you, including any recommendations about specific financial products and the basis on which those recommendations are made.

The SOA will provide information on the amount of any commissions and other fees payable in respect of financial products recommended to you in connection with this advice.

If you require further advice, this may be provided to you either verbally or in writing. An advice document will be in the form of a Statement of Advice (SoA). Should you require additional copies of your advice documents, you may ask your Adviser to provide this to you any time within 7 years from the latest date advice was provided.

Fees and Remuneration

Your Authorised Representative is a professional adviser who receives payment for the advice and services they provide. These payments are used to fund the cost of such things as:

- Ongoing education and development for the adviser;
- Running a business, including office rental, phone/fax, internet, stationery etc; and
- Providing an income for the adviser.

Your adviser will receive remuneration by charging you a fee for service. These fees are outlined in the "How we charge" section in this document.

Associations and Relationships

Advice Assist Australia Pty Ltd is a member of the Association of Independently Owned Financial Professionals. As a member of this organisation, Advice Assist Australia Pty Ltd is required to adhere to their standards of practice.

Advice Assist Australia Pty Ltd is also a fully owned subsidiary of the National Tax & Accountants' Association (NTAA). The NTAA has been a leading provider of education for accountants for over 20 years, delivering specialist knowledge in taxation issues.

In addition, Advice Assist Australia Pty Ltd and its Authorised Representatives maintain registers for any alternative remuneration received (also commonly known as 'Soft Dollar Benefits'), where such remuneration is material. These registers are referred to as the 'Alternative Remuneration Register' and they record details of the alternative forms of remuneration received. These registers are publicly available upon request.

Insurance

We hold Professional Indemnity Insurance cover for the activities conducted under our AFS Licence. The insurance will cover claims in relation to the conduct of authorised representatives, their representatives or employees who no longer work for the Licensee (but who did at the time of the relevant conduct). Our Professional Indemnity Insurance cover satisfies the requirements of s912B of the Corporations Act.

Privacy

To provide you with relevant advice, we maintain a record of the information you provide us such as your personal and financial objectives, your financial situation and your needs. We will also retain copies of the advice we provide to you. We are committed to ensuring the privacy and security of your personal information.

A copy of the Advice Assist Australia Pty Ltd Privacy Policy can be accessed via our website www.adviceassistaustralia.com.au, or you can obtain a copy free of charge from any of our

Authorised Representatives or by contacting AAA on 1300 782 822.

You can review your file by contacting us on the above number and we will make your information available to you.

Complaints

Advice Assist Australia is committed to providing quality financial services in an efficient and honest manner. We take all complaints seriously and have developed a formal complaint handling process to deal with any complaints from our clients. If you have a complaint, you should follow the steps outlined below:

1. Contact your Authorised Representative directly to discuss the issue and to seek a resolution.
2. If the complaint cannot be resolved by talking to your Authorised Representative, you should then contact Advice Assist Australia directly in writing to:
   The Complaints Officer
   Advice Assist Australia Pty Ltd
   249-251 Park Street South Melbourne, VIC 3205
   Tel: 1300 782 822
3. If Advice Assist Australia is not able to resolve your complaint to your satisfaction, you can then lodge a complaint with the Australian Financial Complaints Authority.
   Phone: 1800 931 678
   Online: www.afca.org.au
   Email: info@afca.org.au
   Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

Your Adviser

Business Name: DOBSON WEALTH SOLUTIONS PTY LTD
Address: Suite 7
Address: 42-44 Urunga Parade Miranda NSW 2228
Phone Number: (02) 8515 0278
Website:
Email: troy.dobson@dobsonaccountants.com.au

DOBSON WEALTH SOLUTIONS PTY LTD 58 613 665 384 is a Corporate Authorised Representative No. 001249084 of Advice Assist Australia Pty Ltd.

Dobson Wealth Solutions Pty Ltd works closely with private businesses, families and individuals. Dobson Wealth Solutions Pty Ltd advises clients on all aspects of superannuation and provides a truly comprehensive solution to help clients with retirement planning strategies.

Please be aware that DOBSON WEALTH SOLUTIONS PTY LTD is a business that may be associated with the provision of our advice to you. As a result of this association, the below listed Authorised Representatives may benefit from the payment of fees to DOBSON WEALTH SOLUTIONS PTY LTD in addition to the fees charged for advice provided under Advice Assist Australia Pty Ltd. Confirmation and details of the fees involved where this arrangement is applicable, will be included in your Statement of Advice.

Details of Authorised Representatives of the Advice Assist Australia Pty Ltd who can provide you with financial advice within our office are as follows:

Troy Dobson CA
Principal
Authorised Representative No: 001249085
Email: troy.dobson@dobsonaccountants.com.au

With over 24 years of experience as a Chartered Accountant, Troy has developed extensive knowledge of a diverse range of industries. Troy provides advice to business owners, self-funded retirees and high net worth individuals. Troy is passionate about developing long term relationships with his clients. He is renowned for giving practical and proactive advice and solutions. Troy is a: •Chartered Accountant - Chartered Accountants Australia and New Zealand •Chartered Tax Adviser – The Tax Institute •Registered Tax Agent Having completed studies in superannuation and Self Managed Superannuation to meet the ASIC criteria to provide personal advice, Troy looks forward to continuing to provide his clients with advice regarding their superannuation needs.

Adviser Name is remunerated by means of profit share of the funds generated through AAA.

How we charge

Fees are charged according to the work undertaken by your adviser and may be charged on an hourly basis or as a flat fee, or as a combination of both. A fee may be charged for the initial work in developing and implementing a strategy, as well as for ongoing monitoring and reviews.

Hourly Rates

A typical rate for fee for service arrangements is between $200.00 and $400.00 per hour plus GST.

Advice Preparation Fee

This is a once off fee charged for the preparation of the advice provided. Professional Advice Fees depend upon the type of advice required and can typically range from $600.00 to $2,000.00 plus GST. The cost will be determined by the advice provided and your advice requirements. This fee is applicable even if you decide not to proceed with the advice provided.

Implementation Fees

To implement our advice, we may charge a fee. This fee is typically between $0.00 to $2,000.00 plus GST depending on the advice, strategies and time involved.

Ongoing Advice Fees

We offer an ongoing review service to ensure you are on track to achieving your goals and objectives as well as addressing any issues that may arise. The cost of this service will vary depending on your level of service required or selected. This fee can range between $0.00 and $3,500.00 plus GST per annum.

Details of all fees will be clearly documented in the Statement of Advice you receive.

All fees are paid directly to Advice Assist Australia who then pays the income to the Authorised Representative on a bi-monthly basis.

Referral Fees

Advice Assist Australia Pty Ltd and its Authorised Representatives may work closely with many professional people and organisations such as solicitors and clubs to assist in providing you with advice.

Where we receive referrals from these sources, there may be a referral fee paid or received. Referral fees are not a separate charge to you. Referral fees will be disclosed to you at the time of referral and/or will be detailed in your Statement of Advice.

We currently do not have any referrals in place.