EST 2014

PACE

PRIVATE WEALTH

FINANCIAL SERVICES GUIDE

27 MARCH 2026

VERSION 5

CELEBRATING 10 YEARS OF EXCELLENCE

10 YEARS

PART ONE

Loyalty Financial Services Pty Ltd
ABN 28 101 927 413
AFSL No. 227096.
L 24, 300 Barangaroo Ave, Sydney, NSW 2000
1300 160 136

CELEBRATING 10 YEARS
OF EXCELLENCE

How to Read This Financial Services Guide

Loyalty Financial Services Pty Ltd ABN 28 101 927 413 ‘Loyalty’ is providing you with this FSG to assist you in making an informed decision about the financial services and products we offer. Loyalty (‘we,’ ‘us’ or ‘our’) provides financial services through its Australian Financial Services Licence (AFSL) No. 236523.

Your financial adviser (‘Adviser’) is an Authorised Representative of Loyalty and provides services on behalf of Loyalty. Loyalty is responsible for the services and product advice provided to you by your Adviser, in line with their authorisation, as well as the content and distribution of this FSG.

Loyalty’s Financial Services Guide is comprised of two parts and both parts must be read together.

LACK OF INDEPENDENCE

Loyalty, our Related Parties and Representatives are not independent in that they may receive life risk commissions, volume-based payments or other gifts or benefits from some products recommended to clients. This is described in further detail throughout this FSG and will be disclosed in your advice document.

Recommendations are made with a focus on client best interest and in accordance with the FASEA Code of Ethics.

PART ONE – INCLUDES GENERAL DETAILS ABOUT:

- About Loyalty
- Financial Services and Products we provide
- Advice Process
- Documents you may receive
- Our Associations and Relationships
- Fees and Other Costs
- What you should do if you are not satisfied with our services
- Professional Indemnity Insurance

PART TWO – PROVIDES YOUR ADVISER’S DETAILS INCLUDING:

- Advisers Details and Remuneration
- Fees and other costs you may incur when engaging with an Adviser

Financial Planning Process

ABOUT LOYALTY

For more than 30 years, Loyalty has helped thousands of Australians see what’s possible when they work with a trusted and professional financial adviser. Quality financial advice helps you develop a plan and structure so you can achieve, protect, and enjoy what matters most to you, and we’ve seen the positive difference it can make in the lives of our clients.

FINANCIAL SERVICES AND PRODUCTS WE PROVIDE

We can provide personal financial advice, general financial advice and transact on your behalf in relation to the following types of financial products:

- Deposit and payment products;
- Government debentures, stocks or bonds;
- Life products including investment life insurance products, life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
- Managed Investment Schemes;
- Retirement savings account products;
- Derivatives;
- Securities;
- Standard margin lending facility; and
- Superannuation products.

Additional specialist advice areas may include Aged Care, Self Managed Super Funds (SMSFs), Direct Equities and Exchange Traded Funds (ETFs), Margin Lending and Gearing. Some of the financial services or products that we are authorised to provide may be beyond those which we authorise your Adviser to offer. Please refer to Part Two for your Adviser’s scope of authorisation.

Your Adviser can recommend products listed on the Loyalty Approved Product List. When it is appropriate and depending on your objectives, financial situation and needs, your Adviser may need to recommend a financial product that is not on the Approved Product List. If this happens,this recommendation must meet our selection criteria and approval process.

GENERAL ADVICE

General advice is different from personal advice as it does not take into account your personal circumstances, needs or objectives. Examples of general advice include market commentary, general product information, and educational seminars. Before acting on any general advice, you should consider whether it is appropriate for your personal circumstances and consider obtaining personal advice. We will clearly identify when we are providing general advice.

PERSONAL ADVICE PROCESS

ENGAGE	• Establish relationship • Understand your personal and financial circumstances
COLLECT	• Determine personal and financial goals and timeframes • We discuss your comfort level in relation to taking financial risks
ANALYSE & DEVELOP	• Analyse your current data and determine options to address your goals and objectives • Develop your financial plan and include the rationale behind the recommendations
ADVISE	• Present our recommendations • Discuss benefits of strategy • Explain costs and guide you on next steps
IMPLEMENT	We manage the implementation of your plan including completing applications, liaising with product providers, tracking application progress, and providing regular updates on implementation status. We will keep you informed of any delays and work to expedite the process.
REVIEW	We conduct comprehensive annual reviews and may recommend interim reviews following significant life events (marriage, divorce, birth, death, job change), major market movements, or legislative changes affecting your strategy. You have the right to request a review at any time. Reviews assess whether your financial plan remains appropriate and may result in a new SoA if material changes are required.

DOCUMENTS YOU MAY RECEIVE

You may receive other documents in addition to this FSG when your Adviser provides you with personal financial advice.

Statement of Advice

Advice provided to you by an Adviser that is personal in nature, in that it considers your individual needs, objectives and financial circumstances, and must be presented to you in a written Statement of Advice (SoA). The SoA includes the advice recommended by the Adviser and the basis on which the advice is given, details of the providing entity and information on any payments or benefits the Adviser or licensee will receive. This document will contain enough detail for you to make an informed decision as to whether to act on the advice provided.

Record of Advice

When providing personal advice, your Adviser may provide you with a Record of Advice (RoA). A RoA is provided to existing clients to confirm changes to, or implementation of, advice provided in a previous SoA. A RoA is only appropriate if there have been no significant changes to your personal circumstances. Where your circumstances or the basis of the SOA are significantly different, your Adviser will provide you with a SoA.

Product Disclosure Statement

A Product Disclosure Statement (PDS) is a document that your Adviser will provide to you when recommending or offering a financial product. It includes information about the product’s key features, fees, commissions, benefits, risks and the complaints handling procedure.

RELATED PARTIES

Loyalty has a number of related parties. Each entity and their Advisers are liable only for the services provided within their discipline.

- LFG Licensee Holdings Pty Ltd ABN 73 614 992 237 is the holding company of Loyalty Financial Services;
- LFG Licensee Support Pty Ltd ABN 60 658 859 888 provides administrative services;
- Loyalty Wealth Pty Ltd ABN 76 662 443 601 provides platform services under a white-label arrangement.
- Loyalty Asset Management Pty Ltd ABN 74 663 236 646 provides asset management services;
- Loyalty Capital Pty Ltd ABN 85 686 184 449 is responsible for practice investment holdings;
- Loyalty Private Wealth Pty Ltd ABN 29 686 600 484 provides financial planning services; and
- Loyalty Money Pty Ltd ABN 82 686 634 364 provides lending and credit facilities.

BENEFITS I SHOULD BE AWARE OF

From time to time, your Adviser may be entitled to receive benefits, at no additional cost to you, such as:

- Educational conferences and seminars: these are arranged by Loyalty and attendance may be fully or partially subsidised by Loyalty;
- Non-monetary benefits: these may include business lunches, tickets to sporting and cultural events, promotional goods or other minor benefits from Loyalty or product providers.

Any benefits that Loyalty or its Adviser may receive will only be accepted to a value of less than $300 per provider per year. Any benefits received exceeding this limit will not be accepted. Loyalty and its Advisers maintain a register for any alternative remuneration received, where such remuneration has a value greater than $100. The 'Alternative Forms of Remuneration Register' includes details is maintained by fund managers, IDPS (platform) providers, and licensees. Registers are publicly available and can be provided upon request.

FEES AND OTHER COSTS

Fees and other costs may be paid for the advice you receive and the financial products used, when engaging our services. Your Adviser will describe their fees and what services this includes, upon initial engagement and before providing any financial advice.

All fees and other costs will be disclosed, in a written disclosure or advice document, to you at the time of personal financial advice or when transacting on your behalf. Part Two of this FSG describes what types of costs you may incur and the value of these, should you decide To receive personal financial advice from your Adviser. The fees charged are inclusive of Goods and Services Tax (GST).

The license may receive a flat fee per Adviser for provision of services required under its AFSL. Where any additional remuneration is received to the Adviser, this will be disclosed in Part two of the FSG.

PROFESSIONAL INDEMNITY INSURANCE

Loyalty maintains Professional Indemnity (PI) Insurance which covers claims in relation to the conduct of Advisers who are no longer authorised by Loyalty, but who were at the time of the relevant conduct.

WHAT SHOULD YOU DO IF YOU ARE NOT SATISFIED WITH OUR SERVICES?

If you are not happy with your Adviser or the services provided to you, we encourage you to:

- If you feel it is appropriate, discuss the issue with your Adviser in the first instance,
- If you are unable to resolve the issue, please contact Loyalty Professional Standards by either;

Phone: (07) 5406 5000

Mail: Complaints Manager
PO Box 1856
Sunshine Plaza QLD 4558

Email: professionalstandards@loyaltyfs.com.au

We will aim to resolve your complaint quickly and fairly. If the complaint cannot be resolved to your satisfaction within 30 calendar days, you have the right to refer the matter to an external dispute resolution scheme. Lodgment of complaints should be directed to Australian Financial Complaints Authority (AFCA), of which Loyalty is a member. You can contact AFCA by;

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Website: www.afca.org.au

Email: info@afca.org.au

Loyalty's Financial Services Guide is comprised of two parts and both parts must be read together.

The information in this document is considered to be true and correct at the date of publication. Changes to circumstances after the time of publication may impact on the accuracy of the information held.

If you have any questions about the financial services Loyalty provides, please contact your Financial Adviser.

PART TWO

Pace Private Wealth Pty Ltd

ABN 59 162 601 407

CAR No. 467388

20 Dillane Street, Hyde Park QLD 4812

CELEBRATING 10 YEARS
OF EXCELLENCE

Pace Private Wealth is operated by Sonia Pace through Pace Private Wealth Pty Ltd ABN 59 162 601 407, who is a Corporate Authorised Representative (No. 467388 for financial services) of Loyalty.

OFFICE CONTACT INFORMATION

OFFICE ADDRESS	20 Dillane Street, Hyde Park QLD 4812
POSTAL ADDRESS	PO Box 3330, Hermit Park QLD 4812
PHONE NUMBER	(07) 4448 7777
WEBSITE	www.pacepw.com.au
EMAIL	client.services@pacepw.com.au

The following individual is an Authorised Representative of Loyalty and provide/s personal financial advice through Pace Private Wealth Pty Ltd:

Sonia Pace
Director | Principal Financial Adviser
Authorised Representative - No. 378148

FINANCIAL SERVICES AND PRODUCT TYPES YOUR ADVISER CAN PROVIDE

Sonia is authorised to provide personal financial advice, general financial advice, and transact on your behalf (dealing) in relation to the following types of financial products:

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Life Products (Investment Life Insurance and Life Risk Insurance Products)
- Managed Investment Schemes
- Retirement Savings Account Products
- Superannuation (investment and risk)
- Securities

In addition to the above, Sonia is authorised to provide advice in the following specialist areas: Margin Lending and Gearing, Self-managed Super Funds and Direct Equities.

If your adviser identifies that you require specialist advice on a particular product or service outside of their authorisation, they will provide recommendations to seek further advice.

How Will I Pay for Services Provided?

A breakdown of the types of payments we may receive is set out in the following.

INITIAL ADVICE FEES

Initial advice fees may be invoiced directly or collected from the product. Such fees include:

Initial Consultation - $500 (excluding GST) is charged for an initial consultation with your Adviser.

Advice Preparation - This includes the costs associated with the enquiries made to collect and confirm your circumstances and financial position, the research and analysis of suitable strategies to achieve your goals and objectives, investment and product selection and suitability to your needs and goals as well as amalgamating this into your financial plan and presenting it to you. This fee will vary based on the complexity and type of strategy. Your Adviser will discuss this with you prior to commencement, to ensure you can make an informed decision.

We may charge a set fee up to a maximum of $22,000 for the preparation of a SoA.

IMPLEMENTATION

The cost of implementing your financial strategy will usually cost up to a maximum of $22,000, depending on the products, strategies and time involved.

These costs may be in addition to any advice fee and set out in your advice document.

ONGOING SERVICE ADVISER

Additional fees may sometimes be charged when you take up our ongoing services, or invest in retail products through us. Any ongoing service fees that we charge will be detailed in your advice document and client service agreement.

Ongoing fees may be charged based on a fixed dollar amount, the value of the funds invested, or a combination depending on the methodology agreed to in your client service agreement. Ongoing fees will be agreed with you and can cost up to a maximum of $180,000. Alternatively, an Adviser service fee of up to 2.2% of funds under management (e.g. if your investment amount is $100,000, then Loyalty may receive up to $2,200pa). These fees will typically be paid on an ongoing basis while the investment is still in place.

HOURLY RATE DIRECT CHARGES

We may charge for agreed services based on an hourly rate of $500 per hour (excluding GST).

Ad-hoc services can be provided on an as needs basis. Fees will be agreed before any work commences.

COMMISSIONS

UPFRONT

This is paid by the issuer of the financial product/s recommended when the product is issued to you. This may be deducted from the initial amount you have invested or it may be payable from the product provider's own resources.

PERSONAL INSURANCES

From 1/01/2020 the maximum amount of commission payable by providers to advisers is restricted to 66% of the premium payable in the first year. Based on a premium of $1,000pa, this equates to a maximum of $660 in year one.

ONGOING

This is paid by the issuer of the financial product/s recommended and is payable on an ongoing basis while the investment/insurance is still in place.

PERSONAL INSURANCES

From 1/01/2020 the maximum amount of commission payable by providers to advisers is restricted to 22% of the premium payable while the hybrid policy is in force (33% per annum of the premium for level policies). Based on a premium of $1,000pa, this equates to a maximum of $220 for hybrid policies or $330 for level policies.

REPRESENTATIVE REMUNERATION

Pace Private Wealth Pty Ltd receives 100% of the fees and or commission; the licensee, Loyalty Financial Services Pty Ltd (Loyalty), receives the balance, being 0%.

Sonia Pace is remunerated by means of a salary. Further, as a shareholder of Pace Private Wealth Pty Ltd, will receive other benefits from all fees and commissions such as dividends that may be paid by Pace Private Wealth Pty Ltd.

REFERRAL FEES

Where we refer you to other product or service providers and you decide to purchase products or services from them, we may receive a payment as a result of our referral. Where you have been referred to us by someone else we may pay them a fee, commission or some other benefit in relation to that referral. If we pay or receive these payments for services provided or products purchased by you, they do not involve additional costs and we will disclose further detail in your advice document. All relevant referral arrangements will be disclosed in your advice document. Payment and receipt of referral fees is subject to regulatory change under the FASEA Code of Ethics.

Your advice document will disclose any benefits or fees received by Loyalty and/or your adviser.

All of the above fees and commissions are inclusive of GST.

This in combination with FSG Part One, concludes the Financial Services Guide.

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