

Financial Services Guide Part 1

Version Number 1.0

This Financial Services Guide ('FSG') has been authorised for distribution by the authorising licensee, MPH Financial Services Pty Ltd ABN 47 689 539 704, AFS Licensee 700120 ('MPH FS'). MPH FS is the financial services licensee that authorises your MPH FS financial adviser ('Adviser') and their firm ('we', 'us', 'our') to provide financial services.

This is an important document designed to provide you with information to make an informed decision about whether to use the financial services that we provide.

This FSG is divided into two parts and both parts must be read in conjunction as together they form the full FSG. Part One of this FSG provides high level disclosure of the financial services provided by us as well as important information about MPH FS whereas Part Two of this FSG is an Adviser Profile and more specifically outlines the financial services provided and products recommended by us.

Contacting us If you need to contact us, you can contact MPH FS using the following details:



Unit 4/300 Vahland Avenue, WILLETTON WA 6155



0408 505 877

Part One

Part One of this FSG contains information about:

- ▶ MPH FS, as the holder of the Australian financial services license that authorises us to provide financial services.
- ▶ Lack of Independence disclosure statement.
- ▶ Relationships or associations with other entities, that could create potential conflicts of interest.
- ▶ Other disclosure documents you may receive.
- ▶ The financial services and types of products we provide or recommend.
- ▶ Collecting your personal information and providing us with instructions.
- ▶ Fees or costs that may apply to you.
- ▶ Remuneration that we, your Adviser or a related entity may receive, and
- ▶ What you can do if you are not happy with our services or have a complaint.

Who Is MPH Financial Services Pty Ltd?

MPH FS holds an Australian Financial Services Licence No 700120 (AFSL) issued by the Australian Securities and Investment Commission (ASIC). MPH FS conducts business through its financial advisers who are appointed as Authorised Representatives under MPH FS's AFSL. Where MPH FS has appointed a corporate entity as an Authorised Representative, employees of that company who give advice will also be authorised by MPH FS. MPH FS is responsible for the advice and conduct of your MPH FS financial adviser. We are not responsible for any unauthorised services that they may offer (to the full extent permitted by law), so please check the services your adviser offers in FSG Part Two.

Lack of Independence

MPH Financial Services Pty Ltd and its Representatives listed in FSG Part 2 are not independent, impartial, or unbiased because we:

- Receive commissions for the advice we provide on life risk insurance products.

Authorised Representative Profile – Part Two

Your financial adviser will be the Authorised Representative listed in Part Two of this FSG.

This FSG must be read in conjunction with the Authorised Representative Profile as it forms part of this FSG. It provides detailed information about your financial adviser such as their contact details, referral sources and the types of financial products and services they are authorised to advise/deal in. Please retain both Part One and Part Two of the FSG for your reference and any future dealings with MPH FS and your financial adviser.

What Other Documents Might You Receive?

You might receive the following documents when your Adviser provides financial services to you:

Statement of Advice (SoA) If your Adviser provides personal advice tailored to your circumstances and needs you will receive a SoA. The information contained in the SoA will help you make an informed decision in relation to the advice provided. It also sets out the advice, the reasons for the advice and details about any remuneration payable.

Record of Advice (RoA) Where further advice is provided to you in reference to previous advice (SoA) and there have been no significant changes to your relevant personal circumstances, your adviser will provide you with a RoA. There are no limitations in relation to time or how you make your requests for a copy of the RoA.

Product Disclosure Statement (PDS) You will receive a PDS if your Adviser recommends a financial product or offers to arrange the issue of a financial product on your request. The PDS contains information about a financial product's features, fees, benefits, and risks.

Advice Services We Provide

Our licence can provide advice in the following financial products:

- Basic and non-basic deposit products.
- Life insurance.
- Government debentures, stocks, and bonds.
- Managed investment schemes including IDPS.
- Retirement Savings Accounts.
- Securities.
- Standard Margin Lending.
- Superannuation including Retirement income stream products.

Based on the information collected from you, your Adviser will consider the tax consequences that relate directly to the financial advice being provided. However, this financial advice will not include an assessment of your overall tax position. To determine how your Adviser's financial advice fits with your overall tax position, you should seek separate tax advice about liabilities, obligations or claim entitlements that arise, or could arise, under a taxation law.

Instructing your Adviser

You will generally need to instruct your Adviser in person and your signature will be required for verification. For some products and services though, special arrangements can be put in place to instruct your Adviser by electronic means, for example phone, e-mail, or fax.

What Information Should You Provide to Receive Personal Advice?

Your adviser must act in your "Best Interests". To assist your adviser in acting in your best interests, as well as helping us to advise you in an appropriate manner and protecting you throughout our relationship, we request you.

- ▶ Supply accurate information about your personal circumstances, needs and objectives.
- ▶ Update your adviser on any changes to this information.
- ▶ Do not make any payments for investments, contracts, or fees "made payable" to your adviser.
- ▶ Never sign blank forms.
- ▶ Never sign any form or agree to any recommendation without fully understanding what you are signing or agreeing to.

You have the right to withhold personal information, but this may have an impact on the appropriateness of the advice you receive. You should read any warnings contained in any advice document (whether SoA or RoA) carefully before making any decision relating to a recommended financial strategy and/or product. Your adviser will request you sign an acknowledgement if you do not wish to provide complete information or if they believe that the information is not accurate.

How We Handle Your Personal Information

MPH FS and we are committed to ensuring the privacy and security of your personal information. As part of our continuing commitment to client service and maintenance of client confidentiality MPH FS has adopted the principles set out in the Privacy Act 1988. For further details you can refer to MPH FS's Privacy Policy.

Non-Advice Transactions

At times you may wish to make an investment transaction and do not need assistance from us with any decisions in relation to the product or transaction. In these cases, we can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without advice from us, we will ask you to confirm your instructions in writing and sign an acknowledgment form. Any assistance we provide to complete your transaction should not be taken as a recommendation or endorsement of the product or transaction.

How do You Pay for MPH Financial Services Advice and Services?

All advice fees and commissions are required to be paid directly to MPH FS as the licensee. MPH FS retains a set monthly fee for the services it provides to us, and the balance is passed on to us. If the fees, commissions, or benefits are not calculable at the time we provide personal advice, we will describe the manner in which they are calculated at the time the advice is given or as soon as practicable after.

Financial Advice Fees

Fees may be a Fixed Rate Fee, Hourly Rate Fee, or a combination of both depending on the complexity of your personal situation and the time and effort in the work done for you. The fees will be discussed and agreed with you prior to services being provided. If advice is provided the fees will be disclosed in your Statement of Advice (SoA).

Ongoing fee arrangements may be based on a Flat Fee or an Asset Scale Fee. These will be outlined in FSG Part 2.

Retail Insurance Product Commissions

MPH FS may be paid initial and ongoing commissions by retail insurance product issuers where you acquire any of the retail insurance products via our services.

Where the commission in the first year is greater than that payable in later years, the maximum upfront (year 1) commission is 66% and the maximum ongoing (years 2+) commission is 22% (inclusive of GST). For example, for an insurance premium of \$1,000, the commission is up to \$660 upfront and up to \$220 each year thereafter.

Where upfront and ongoing commissions are the same, there is no legislated maximum however product providers generally pay up to 33%.

Where the insurance product(s) was purchased prior to 1 January 2018, we may continue to be paid commissions in the same manner as what would have previously been advised to you at the time of obtaining the product(s).

Other Benefits We May Receive

MPH FS has purely commercial relationships with several of Australia's leading life risk and wealth management product providers. These companies may give MPH FS or your financial adviser non-commission benefits such as entertainment or sponsorship up to a maximum value of \$300 per annum. Both MPH FS and your financial adviser maintain a Register to document any alternative forms of payment received. These registers are publicly available and must be provided within 7 days after request.

Complaints, Privacy & Compensation Arrangements

We always strive to provide quality advice and service and welcome any feedback that allows us to continue to improve our services.

What to Do If You Have a Complaint.

We are committed to resolving your concerns. If you are not fully satisfied with any part of the service or advice for whatever reason, you should take the following steps:

Step 1: Contact your Adviser.

If you have a complaint or are not satisfied with the advice or services provided to you, you should contact your Adviser in the first instance and discuss your concerns with them. Most complaints can be resolved quickly and fairly at this stage.

Step 2: Complaints Manager.

If your complaint has not been resolved to your satisfaction, you can contact our Complaint Resolution Manager by:



Unit 4/300 Vahland Avenue, WILLETTON WA 6155



info@proactivfs.com.au



0408 505 877

Step 3: Australian Financial Complaints Authority (AFCA)

If you are not satisfied with our handling of your complaint or our decision, you may refer your complaint to the Australian Financial Complaints Authority (AFCA). The AFCA offers a free independent dispute resolution service for consumer and small business complaints.



Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001



info@afca.org.au



1800 931 678 (free call) Email:



www.afca.org.au

Information about your rights can also be obtained from the Australian Securities and Investments Commission on 1300 300 630.

Our Compensation Arrangements

We have professional indemnity insurance cover in place and these arrangements comply with the requirements for compensation under the Corporations Act. Our professional indemnity insurance is subject to terms and exclusions and generally covers claims arising from the actions of our current and former employees or authorised representatives whilst they acted on our behalf.

Issued by: MPH Financial Services Pty Ltd

Date of Issue: 26th May 2026



Financial Services Guide Part Two

Version Number 1.0

Issued by MPH Financial Solutions Pty Ltd

Issued on 26th May 2026

Part Two - Adviser Profile

This adviser profile is Part Two of the MPH Financial Services Pty Ltd Financial Services Guide (FSG) dated **26th May 2026** and should be read in conjunction with Part One of our FSG dated **26th May 2026**. Together these documents form the complete FSG.

The individual(s) listed in this FSG are authorised by MPH Financial Services Pty Ltd to provide personal advice through Proactiv Financial Services Pty Ltd.

Authorised Representative Profile

Corporate Authorised Representative - Profile

Authorised Representative Name	Proactiv Financial Services Pty Ltd
Authorised Representative Number	460876
Trading Name	Proactiv Financial Solutions
Business Address	4/300 Vahland Avenue, WILLETTON, WA, 6155
Mobile	0408 505 877
Email	michael@proactivfs.com.au
Website	www.proactivfs.com.au

Proactiv Financial Services Pty Ltd is a corporate authorised representatives of MPH Financial Services Pty Ltd.

Authorised Representative - Profile

Authorised Representative Name	Michael Hancock
Authorised Representative Number	283305
Mobile	0408 505 877
Email	michael@proactivfs.com.au

Michael Hancock is a sub-authorised representative of Proactiv Financial Services Pty Ltd.

Michael Hancock

Authorised Representative Background

As a former local bank manager, I enjoy meeting with and looking after my local community and their financial well-being.

I have been successfully providing and implementing professional lending advice since 1994 and more recently in 2014 expanded my business due to client demand into financial planning.

I continue to develop long term relationships with all my clients and take pride in my ability to create and arrange comprehensive financial planning solutions tailored specifically to my clients' goals.

I hold the following qualifications:

- Graduate Diploma of Financial Planning.
- Advanced Diploma Financial Planning.
- Diploma of Financial Planning.
- Diploma of Finance Broking and Mortgage Management.

I hold the following memberships:

- Mortgage and Finance Association of Australia.
- National Tax & Accountants' Association Ltd.

Michael Hancock is authorised to provide advice in the following areas:

- Basic and non-basic deposit products.
- Life insurance.
- Government debentures, stocks, and bonds.
- Managed investment schemes including IDPS.
- Margin Lending Facility – Standard Margin Lending Facility
- Retirement Savings Accounts.
- Securities.
- Superannuation including Retirement income stream products.

How to Contact Me michael@proactivfs.com.au or **0408 505 877**

I am remunerated by:

- Salary.
- Profit Share/Dividends.

Remuneration?

I may provide you with an initial meeting for which there is no charge. Further meetings including the preparation, implementation and ongoing advice will be charged by one or a combination of methods as outlined below. You may elect to be invoiced directly for these fees to be paid to MPH Financial Services Pty Ltd or you may elect to have these fees deducted from your investments. An estimated cost of services will be provided to you before commencing any work.

You will be provided with an estimate of all applicable fees/costs once your needs and requirements have been understood and agreed. The work required may vary from fairly uncomplicated and straight-forward to overly complex and/or protracted. As you would expect, greater complexity involves more time and therefore more cost.

These fee options include:

Service Based Charging.

An hourly rate of \$330 (including GST) will apply to all work performed by *Michael Hancock*. If there are any other fees/charges these will also be identified and agreed with you prior to commencement of work.

Fixed Fee Charging

SoA Preparation Fee from \$990.00 to \$9,990.00 (GST Inclusive)
Implementation Fee from \$660.00 to \$4,990.00 (GST Inclusive)

Life insurance (1st year only)

This commission is payable by the insurance company and is a percentage of the insurer's base premium i.e., premium excluding stamp duty, fire services levy, GST, model loadings or any other government charges, taxes, fees, or levies.

For insurance approved from 1 Jan 2020 onwards, the insurance commission can vary from 0% up to 66%. Example: if the annual premium were \$1,000 MPH Financial Services Pty Ltd would receive up to \$660 in the first year based on the maximum.

Life Insurance Commission (Year 2 onwards)

MPH Financial Services Pty Ltd may also receive a renewal commission from the insurance company each year while your policy is in force. This is a percentage of the base annual premium you pay and can vary from 0% up to 35%.

Example: if your annual premium is \$1,000 MPH Financial Services Pty Ltd would receive up to \$350 per annum based on the maximum.

If you decide not to implement our recommendations, the fee for the preparation of the Statement of Advice will be payable in full.

Adviser Service Fees Asset Based

Our adviser service fees are a percentage-based fee up to 2.2% per annum, which is calculated based on funds under advice or insurance premiums and vary depending on scope and complexity. For example, a 1% Adviser Service Fee based on a \$200,000 investment would equal a \$2,000 fee payable.

Non-Advisory Fees

Managed investments: A fee of up to \$150 per transaction (excluding any non-rebateable component of fund manager fees) may be applied.

Wealth protection: A fee as detailed in Schedule 2 (Retail Insurance) in the Advice Preparation and Implementation Fee - Insurance section above applies for this service.

Other: If we assist you on an execution only basis (i.e., where you have been offered and declined advice), a fee of up to \$1,980 **OR** \$330 per hour may be applied.

Benefits, interests and associations

The financial planning business and I do not have related parties, shareholdings or referral arrangements that may influence my advice. Neither the business or I pay or receive referral fees.

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