



Financial Services Guide

Version: 19 August 2026

Licensee:

SGN Financial Pty Ltd (AFSL 490523)

This Financial Services Guide (FSG) is authorised for distribution by SGN Financial Pty Ltd.

Authorised Representatives:

- Easdown & Partners Financial Services Pty Ltd ATF Easdown & Partners Financial Services Unit Trust trading as Easdowns Financial Services (CAR 335777)
- Nicholas Molloy (AR 232173)
- Amy Glanvill (AR 312925)
- Kane Bennett (AR 001307298)
- Navegar Portfolio Management Pty Ltd (CAR 001258311)

Contact Details

Easdowns Financial Services
83 Trail Street
WAGGA WAGGA NSW 2650
Ph (02) 6921 2058

Why am I receiving this document?

This Financial Services Guide (FSG) will help you decide whether to use the services that are offered by Easdowns Financial Services, Nicholas Molloy, Amy Glanvill, and Kane Bennett.

It contains information about:

- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services.

In this document 'we' or 'us' refers to SGN Financial Pty Ltd, Navegar Portfolio Management Pty Ltd, Easdown & Partners Financial Services Pty Ltd, Nicholas Molloy, Amy Glanvill, or Kane Bennett, as the context applies.

LEGAL NOTICE RE 'LACK OF INDEPENDENCE'

The financial services laws say you can't call yourself independent (or similar words) if, among other things, you receive commissions that aren't rebated in full to your clients. Because, in some circumstances, we are paid commissions (which are built into the cost of the product and are not an additional cost to you) where we recommend and implement insurance products, we are required to provide this notice to you and are not able to refer to ourselves as independent.

SGN Financial Pty Ltd

SGN Financial Pty Ltd holds an Australian Financial Services Licence (490523) which has been issued by the Australian Securities and Investments Commission (ASIC).

Easdowns Financial Services and Your Financial Adviser

Easdown & Partners Financial Services Pty Ltd ATF Easdown & Partners Financial Services Unit Trust trading as Easdowns Financial Services, Nicholas Molloy, Amy Glanvill, and Kane Bennett, have been appointed as Authorised Representatives of SGN Financial Pty Ltd.

When providing services to you, we will act on behalf of SGN Financial Pty Ltd who is responsible for the services that we provide.

Associated Businesses

Nicholas Molloy is a Director and Secretary of Easdown & Partners Financial Services Pty Ltd.

Amy Glanvill is a Director of Easdown & Partners Financial Services Pty Ltd.

Nicholas Molloy is a Partner in Easdowns Accountants & Advisers.

Nicholas Molloy and Amy Glanvill are shareholders in Easdowns Financial Services.

What services do we provide?

We are authorised to provide personal advice and services in the following areas:

- Wealth creation and preservation
- Superannuation and Self-Managed Superannuation Funds
- Managed investments
- Securities (direct shares)
- Retirement planning
- Portfolio Management
- Personal risk insurance
- Borrowing to invest

What financial products are we authorised to provide advice on?

SGN Financial Pty Ltd is authorised by its AFSL to provide product advice for the following classes of financial products:

- Deposit and payment products, limited to;
 - Basic deposit products
 - Deposit products other than basic deposit products
- Debentures, stocks, or bonds issued or proposed to be issued by a Government.
- Life insurance products
- Superannuation
- Interests in managed Investment portfolios including;
 - Investor directed portfolio services
 - Retirement Savings Accounts
- Securities (direct shares)
- Managed Investment schemes including investor directed portfolio services.
- Margin Lending Facilities.

How do we select the products we use?

Our Investment Committee, made up of both internal and external experts, research a range of products to be placed on our Approved Products List (APL). This APL is not an exhaustive list of all products available it is limited to those we research and approve.

When providing personal advice, we'll only recommend a product if we're satisfied it is in your best interests, and it is appropriate for you. In doing so, we'll conduct a reasonable investigation into products, depending on your personal circumstances, which may include investigating and recommending products which are not on our APL.

The financial advice process

We recognise that the objectives and personal circumstances of each client are different. What is right for one client may not be right for another.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we address all issues.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice (SoA) which you can take away and read.

The SoA will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

For financial products will provide you with a Product Disclosure Statement.

This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about our advice and the products we have recommended.

You can provide instructions to us in writing, via phone or via email/fax.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice, it will typically be documented in a Record of Advice which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

Fees

All fees are payable to SGN Financial Pty Ltd. The fees received by SGN Financial Pty Ltd are forwarded through to Easdown & Partners Financial Services Pty Ltd after deduction of an amount to cover Licensee expenses.

The following is a list of potential fees and is not meant to show the actual fees you will pay. We will confirm which fee type and amount with you individually. You may request particulars of any of these fees which will also be disclosed in writing to you if applicable.

Plan Preparation Fee

The Plan Preparation fee includes all meetings with you; the time we take to determine our advice and the production of the SoA.

The Plan Preparation fee is set by an hourly rate of between \$165 and \$385 based on the scope and complexity of advice provided to you. We will usually agree the fee with you at our first meeting but in any case, before we provide advice.

Plan Implementation Fee

If you decide to proceed with our advice, we may charge a fee for the time we spend assisting you with implementation. This fee can be either a flat fee or a percentage of the amount you invest, usually not exceeding 3%. For example, if you invest \$100,000 the percentage fee will not exceed \$3,000.

We will let you know what the fee will be in the SoA.

Ongoing Services Fees

Once your investments are established, we will typically provide you with ongoing advice services.

Ongoing fees will depend on what ongoing service we provide to you. They are typically a percentage of your portfolio value, an agreed fixed fee, or a combination of the two.

The overall fee will not usually exceed 1.50% of your account balance. For example, if you have \$100,000 invested, the overall fee will not usually exceed \$1500 per annum paid monthly based on the account value.

The services and fees will be set out in the SoA or RoA that we provide to you as well as the ongoing services agreement.

Commissions

We may receive commissions and other benefits from some product and service providers.

The commission will vary depending on the product or service recommended. You will be advised of the exact amount in the SoA or RoA.

Insurance Commissions

If we recommend that you acquire a personal or business life insurance product, and you acquire that product, we will receive initial and ongoing commissions.

The initial commission is paid in the first year by the product issuer to SGN Financial Pty Ltd.

Ongoing commissions are payments paid by product issuers to SGN Financial Pty Ltd in the years after the first year.

If you initiate an increase to your cover, we may receive initial and ongoing commissions on the increase to your policy cost. The ongoing commission on a client-initiated increase is only paid in respect of the period that starts from the first anniversary of the increase.

If the initial commission is higher than the ongoing commissions, the maximum commission that we may receive is set out in the table below.

Date a new product is issued	Initial commission (% of annual policy cost or increase incl. GST)	Ongoing commission pa (% of annual policy cost or increase incl. GST)
Before 1 January 2018 or before 1 April 2018 when the application was received prior to 1 January 2018	0 – 121%	0 – 33%
1 January 2018 – 31 December 2018*	0 – 88%	0 – 22%
1 January 2019 – 31 December 2019*	0 – 66%	0 – 22%
From 1 January 2020*	0 – 66%	0 – 22%

*Easdowns Financial Services may receive the pre-1 January 2018 commission rates above from the product issuer if:

- Your policy was issued before 1 January 2018, and you exercise an option to establish new or additional cover under your policy after 1 January; or
- Your policy was issued before 1 January 2018 and is replaced after 1 January 2018 to correct and administrative error.

Example:

You have an existing policy with us, issued in 2017, and in 2018 you decide to increase the cover on that policy with a corresponding increase in policy cost of \$100 pa. We may receive up to \$121 (121% incl. GST) as initial commission on that increase and may pass up to \$121 pa to us.

The ongoing commission payable to us in respect of this increased policy cost may be up to \$33 (33% incl. GST).

Or we recommend an insurance product to you, and it is issued on 2 April 2018. The first year's insurance premium is \$10,000; the commission will generally be no more than \$8,800 (88% incl. GST).

In subsequent years with this example the commissions will be between \$0 to \$2,200 (22% incl. GST).

If the initial commission is equal to the ongoing commissions (as a percentage of your policy cost), we may receive up to 33% (incl. GST) of your annual policy cost.

This percentage may differ depending on the product issuer and the individual insurance contract. This will be discussed and disclosed in writing with you before you proceed.

Placement Fees

We may receive one-off placement fees where you invest in some listed investments (eg, bank issued hybrids and IPO's). These will be paid by the issuer of the investment and will typically be a set percentage of the investment amount.

What amounts do our advisers and other related entities receive for providing financial services?

Nicholas Molloy, Amy Glanvill, and Kane Bennett receive a salary as employees of Easdown & Partners Financial Services Pty Ltd.

Nicholas Molloy and Amy Glanvill are Directors of Easdown & Partners Financial Services Pty Ltd. The Directors are not paid a director fee.

Easdown & Partners Financial Services Unit Trust distributes profits to shareholders periodically.

Fees we pay referrers

If you have been referred to us by a person or company outside SGN Financial Pty Ltd, we may pay the referrer a fee.

Likewise, if we refer you to a person or company outside SGN Financial Pty Ltd we may receive a referrer fee.

Referrers include Easdowns Accountants & Advisers.

Other Benefits

From time to time, we may accept alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (eg, training or sponsorship to attend conferences). We maintain a register detailing any benefit we receive which is valued at between \$100 and \$300 and other benefits that relate to information technology software or support provided by a product issuer or that relate to educational and training purposes.

A copy of the register is available on request.

Professional Indemnity Insurance

SGN Financial Pty Ltd is required to comply with the obligations of the Corporations Act and the conditions of its licence. This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer. These arrangements satisfy the requirements of Section 912B of the Corporations Act.

Conflicts of Interest

Your financial adviser may recommend investments in shares that they hold or may hold in the future. You will be advised where a conflict of interest may exist and how the conflict will be managed.

Navegar Portfolio Management provides administration and other services to the Navegar Managed Accounts. A fee to cover these services is charged within the Navegar Managed Accounts. The fee is 0.02% per annum of funds invested (not including cash balances) by you in those accounts. The fee is charged on a cost recovery basis only (that is, it is not set up to profit Navegar, SGN or its associated entities); it is collected by Ironbark (as Responsible Entity) via the managed accounts and ultimately received by SGN Financial. No part of the fee is paid to your adviser. For example, if you invest \$100,000 in those accounts, the fee would be \$20 per annum. The fee is reviewed periodically.

Making a Complaint

We endeavour to provide you with the best advice and service at all times and will seek to resolve your concern within 30 days.

If you are not satisfied with our services, then we encourage you to contact us. Please call us or put your complaint in writing to SGN Financial Pty Ltd.

C/O – Mr David Murray
PO Box 1040
Burleigh Heads QLD 4220
dmurray@sgnf.com.au

If you are not satisfied with our response or it is not resolved within 30 days, you can refer it to the Australian Financial Complaints Authority (AFCA).

Please contact AFCA in the following ways:

Writing to:
Australian Financial Complaints Authority
GPO Box 3
Melbourne Victoria 3001

Email:
info@afca.org.au

Website:
www.afca.org.au

Phone:
1800 931 678

Your Privacy

We are committed to protecting your privacy.

We comply with the Privacy Act 1988 (Cth) and the Australian Privacy Principles.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our full Privacy Policy is available on the Easdowns Financial Services website:
easdownsfinancialservices.com.au