FINANCIAL SERVICES GUIDE

Version 1
16th January 2026

The financial services explained in this Financial Services Guide (FSG) are provided by:
Success Financial Services Group Pty Ltd (Success Financial Services Group)
ABN 68 694 378 786
Australian Financial Services Licence (AFSL) number 700 270

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FINANCIAL SERVICES GUIDE

PART ONE – LICENSEE PROFILE

VERSION 1 – 16 JANUARY 2026

This document has two parts: the 'Licensee Profile' and the 'Authorised Representative Profile'. Both parts should be read in conjunction so that you, our client, have a full understanding of the services being offered.

Not Independent
According to the Corporations Act, there are specific criteria by which an adviser is allowed to call themselves either 'independent', 'unbiased' or 'impartial'.

As Success Financial Services Group Pty Ltd allows its authorised representatives to accept commissions from life insurance companies as part of their remuneration, Success Financial Services Group Pty Ltd cannot claim that it is independent.

Please be aware that Success Financial Services Group:

- **Does NOT** allow advisers to accept payments in the form of a bonus for a volume of business placed with a financial institution:
- **Does NOT** have ANY restriction in relation to financial products, except those imposed by us, whereby we insist on limiting the range of products on offer to hold the designation of the highest rating of a recognised research house, and
- **Does NOT** allow advisers to create any conflict of interest due to a connection with an issuer of financial products that could reasonably be expected to influence the adviser in carrying on the business or providing the service.

PURPOSE OF THIS FINANCIAL SERVICES GUIDE – WHY IT'S IMPORTANT TO YOU

This Financial Services Guide (FSG) contains important information for you about:

- Success Financial Services Group, your financial adviser and the services we offer you
- How you can contact Success Financial Services Group and your financial adviser
- How Success Financial Services Group and your financial adviser are paid
- Any potential conflict of interest we may have in the provision of services to you
- Our complaints handling procedures and how you can access them.

You should read this FSG and your financial adviser's 'Authorised Representative Profile', which sets out in detail the terms upon which Success Financial Services Group and your financial adviser will provide financial services to you. Success Financial Services Group has authorised the distribution of this FSG by your financial adviser.

OUR COMMITMENT TO YOU

Success Financial Services Group recognises that you need to be treated as an individual with specific needs. We will do our utmost to be sensitive and welcoming while giving you honest, appropriate, professional and up-to-date advice. If you feel that we can serve you better, please let us know.

ASIC AND THE FINANCIAL ADVISER STANDARDS AND ETHICS AUTHORITY

The Corporations Amendment (Professional Standards of Financial Advisers) Act 2017 established the Financial Adviser Standards and Ethics Authority (FASEA) in April 2017 (with duties subsequently taken over by ASIC), to set the education, training and ethical standards of licensed financial advisers in Australia.

OUR VALUES

The Code of Ethics commenced on 1 January 2020, with all Financial Advisers required to adhere to the Code from that day onwards. At Success Financial Services Group, we take these standards very seriously and ensure that all our Advisers (also known as 'relevant providers') adhere to all standards within the Code.

All Success Financial Services Group Advisers must always act to realise and promote the values of:

- Competence
- Diligence
- Fairness
- Honesty
- Trustworthiness

All Success Financial Services Group Advisers also act within a framework of twelve standards relating to client care, ethical behaviours, professional commitment and quality processes that underpin all aspects of our advice and services and are demonstrated in our advice to you:

If you would like further information on any aspect of the Code of Ethics, please ask your Financial Adviser or contact us.

PROVIDING FINANCIAL SERVICES TO YOU

In providing financial services to you, your financial adviser may give you personal financial advice. This personal advice will be provided to you in writing in a document called a 'Statement of Advice' (SoA). Its purpose is to place you in a position to make informed decisions about your financial future.

The SoA will explain:

- Your current financial situation, personal circumstances, needs and objectives
- The basis for your financial adviser's recommendations and suggested strategy
- The process used to reach these recommendations and the strategy
- How do these recommendations and strategies meet your needs and objectives
- Any risks or consequences of accepting the advice that you should know about
- All relevant fees, commissions and other benefits payable as a result of the advice
- Any associations, relationships and conflicts of interest that may impact the advice given
- Other relevant information.

If your financial adviser recommends that you invest in a specific financial product, they will give you a Product Disclosure Statement or a similar disclosure document, such as a prospectus (these documents are referred to here as a PDS). These documents provide important information to help you make an informed decision about whether to invest in a particular product.

You need to understand the information in these documents, so you should carefully read the SoA and any PDSs provided to you before making any decision relating to recommended strategies or financial products. If you are unsure about any of the information in the SoA or the PDSs, you should ask your financial adviser to explain it to you.

Where further advice is provided to you in situations where there has not been a significant change in your circumstances, the further advice may be recorded in a Record of Advice (RoA), which is kept on file for seven years. If you wish, you may request a copy of your RoA from your financial adviser by phone, email or post.

If you do not want holistic financial advice, but rather require more specific advice, your financial adviser will tailor the SoA accordingly. Your financial adviser can also provide you with 'no advice' services, which we call 'transaction services' or 'execution only services'. You can provide these instructions orally or in writing; however, if you do not obtain personal advice, you face the risk that the financial products you select will not be appropriate to your needs and objectives.

WHO IS SUCCESS FINANCIAL SERVICES GROUP PTY LTD?

Success Financial Services Group is an Australian-owned company that is solely focused on Financial Planning. Our vision is to be a leading financial planning business based on the foundations of honesty, integrity, fairness and objectivity.

We do this by working with client objectives and goals first and foremost, by providing quality advice and solutions that ensure a professional and ethical service experience.

Success Financial Services Group holds an Australian Financial Services Licence (number 700 270) issued under the Corporations Act 2001 (Corporations Act).

Success Financial Services Group provides financial planning services through its financial advisers and their financial planning practices. Success Financial Services Group advisers are authorised representatives of Success Financial Services Group under the Corporations Act.

Your financial adviser may be an employee of a financial planning practice, which may also be a corporate authorised representative of Success Financial Services Group. These relationships will be explained to you in more detail in the Authorised Representative Profile part of this FSG. When authorised financial services are provided to you by Success Financial Services Group advisers and their financial planning practices, they are provided to you on behalf of Success Financial Services Group.

Financial services and products provided by Success Financial Services Group

What financial services can your adviser provide?

Success Financial Services Group's Australian Financial Services Licence authorises Success Financial Services to provide financial services by providing advice about and arranging for a person to deal in:

- Deposit and payment products limited to Basic deposit products and Deposit products other than basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government.
- Life products, including Investment life insurance products and Life risk insurance products
- Interests in managed investment schemes, including investor-directed portfolio services
- Retirement savings account products
- Securities
- Superannuation.

This enables Success Financial Services Group to provide you with services in the following areas:

- Financial planning
- Investments (including managed funds and shares)
- Superannuation
- Personal life risk insurance
- Retirement strategies
- Savings and wealth creation, and protection
- Estate planning
- Social security
- Ongoing review services
- Transaction/execution only services.

As an authorised representative of Success Financial Services Group, your financial adviser may only be authorised to provide some of these services to you. The Authorised Representative Profile part of this FSG (Part 2) outlines the financial services that your financial adviser is authorised to provide on behalf of Success Financial Services Group. You should read the Authorised Representative Profile carefully, and if you have any questions, you should discuss them with your financial adviser in the first instance, or with Success Financial Services Group.

WHAT SERVICES AND PRODUCTS ARE NOT PROVIDED BY OR ON BEHALF OF SUCCESS FINANCIAL SERVICES GROUP?

Your adviser is only authorised to provide the services outlined in the Authorised Representative Profile in their capacity as an authorised representative of Success Financial Services Group and is **not** authorised to provide any other services on behalf of Success Financial Services Group as an authorised representative or as an agent or in any other capacity (i.e. as employee or contractor). Examples of services that are **not** authorised include:

Products that are not on Success Financial Services Group's Approved Product List

- Accounting services
- Legal advice
- Taxation advice
- Mortgage origination services
- General insurance services
- Direct property services
- Foreign exchange advice
- Advice on collectables, including art.

If your financial adviser or their associates provide any of these services to you, you need to understand that these services are not provided on behalf of Success Financial Services Group in any capacity, and Success Financial Services Group is not responsible for any of them.

WHY DO YOU NEED TO PROVIDE US WITH INFORMATION?

We have an obligation under the Corporations Act to seek information from you for the purposes of providing personal financial advice. It is up to you to specify how you wish to provide us with this information and instruct us accordingly. Information and instructions can be provided to us in writing, by telephone, post or email. It is in your interests to provide us with all relevant information about your personal and financial circumstances to assist us in assessing your situation and be able to make suitable recommendations.

How we protect your privacy is outlined in our Privacy Policy. This is referred to later in this FSG.

REMUNERATION RECEIVED BY SUCCESS FINANCIAL SERVICES GROUP AND YOUR FINANCIAL ADVISER FOR FINANCIAL SERVICES PROVIDED TO YOU

Success Financial Services Group allows its financial advisers flexibility in agreeing with their clients on how they are remunerated for services provided. In this regard, you may agree to pay your financial adviser a fee for service, or you may agree to commission being paid to your financial adviser by the platform or product provider, or you may agree to a combination of both.

1. FEE FOR SERVICE.

Your financial adviser may charge you fees for services based on an hourly rate, a fixed dollar amount, the value of funds invested or a combination of these methods. The payment method and frequency can be agreed upon between you and your financial adviser.

2. OTHER FORMS OF REMUNERATION.

On 1 July 2013, new 'Future of Financial Advice' legislation (FOFA) came into effect, which prohibits Success Financial Services Group and its authorised representatives from accepting 'conflicted remuneration', subject to certain exceptions. Under FOFA, 'conflicted remuneration' is any benefit, monetary or non-monetary, that could reasonably be expected to influence the choice of financial product recommended or the financial product advice. This includes commissions, bonuses and rebates, and most volume-based benefits, but there are some exceptions, such as remuneration for retail life insurance products.

Success Financial Services Group and your financial adviser do not receive any conflicted remuneration.

Upfront remuneration may be paid to Success Financial Services Group by the issuer of the relevant financial product that has been recommended by your financial adviser. The payment may be paid by the product provider and deducted from the initial sum you have invested, or from the insurance premium you have paid.
The actual amount of upfront remuneration will vary depending on the product and may be agreed with your financial adviser. Upfront remuneration can be up to 2% of the value of the initial investment in an investment product, and for insurance products, it can vary from 0% to 66% of the first year's premium. For example, if you invested $100,000 in an investment product, the upfront remuneration could vary from $0 to $2,000, and if you pay a premium of $1,000 for an insurance product, the upfront remuneration can vary from $0 to $660.

Ongoing remuneration may also be paid to Success Financial Services Group by the product provider for the period that you hold the investment. This is intended to remunerate your financial adviser for the ongoing support that you receive in relation to that investment or insurance policy. Ongoing remuneration rates commonly vary between 0 and 2% per annum of the total funds invested in an investment product, and for insurance products between 0 and 33% of the annual premium.

On 1st January 2020, the Code of Ethics came into effect as outlined earlier in this document and requires that each client must give free and informed consent to all benefits that your adviser will receive, including fees for services that may be charged.

3. OTHER FEES

Referral fees and rebates may also be paid to your financial adviser or their Corporate Authorised Representative. If any are relevant to your financial adviser, then details will be provided in either the Authorised Representative Profile part of this FSG or outlined in your SoA.

4. Alternative forms of remuneration

Your financial adviser may receive alternative forms of remuneration from time to time. Non-monetary benefits worth more than $300 are considered 'conflicted remuneration' under FOFA unless they are covered by an exception (e.g. for training and education). Receipts of non-monetary benefits worth between $100 and $300 will be recorded by Success Financial Services Group in a register at least each quarter, in line with the FSC/FPA Industry Code of Practice on Alternative Forms of Remuneration in the Wealth Management Industry. Alternative remuneration registers are maintained by fund managers, IDPS (platform) providers, financial advisers and licensees. Success Financial Services Group's register is available to you for inspection at Success Financial Services Group's offices within 7 days of your request.

5. Where are details about remuneration disclosed?

If you receive personal advice from your financial adviser, they will tell you in the SoA about any remuneration and any other benefits that Success Financial Services Group, the employer financial planning practice or the financial adviser may receive from the issue of a financial product and, where possible, in actual dollar amounts. Details are also in the Authorised Representative Profile part of this FSG.

6. How is remuneration administered?

The invoices that you will receive in relation to the fees charged will be issued either by your financial adviser or their employer's financial planning practice on behalf of Success Financial Services Group. All fees must be paid to Success Financial Services Group, as licensee, and are then paid to your financial adviser, subject to the terms of any agreement between your financial adviser or their employer and Success Financial Services Group.

Relevant associations and relationships of your financial adviser and Success Financial Services Group

Your financial adviser will usually be the principal or an employee of a financial planning practice or partnership that is authorised to provide financial services on behalf of Success Financial Services Group. In some cases, that employer practice or partnership will be unrelated to Success Financial Services Group; however, in some cases, the practice may be a shareholder of Success Financial Services Group, in which case they are an associate of and may potentially share in any profits of Success Financial Services Group.

Success Financial Services Group has relationships with different organisations that help Success Financial Services Group and our advisers in different ways. This support may include subsidising training events and conferences by way of sponsorship. These sponsors may change from time to time.

Some Success Financial Services Group advisers may have referral arrangements with other professionals. In some circumstances, referral fees may also be paid. General information will be included in the Authorised Representative Profile (if relevant), with more specific details in your SoA.

How do we protect your privacy?

The privacy of your personal information is important to us. We have systems and processes in place to protect your privacy.

We need to collect personal and financial information to administer our client relationships and provide you with appropriate products and services. For example, we may need to provide information to fund managers, platform operators and insurance providers for the purpose of giving effect to your financial plans.

We also need to collect copies of identification material to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. Unless you tell us, you do not want us to send you information on products and services, we may use your personal details to send you information on products and services.

We will not sell your information to third parties. You can access the information that we hold about you on request. For detailed information on how we handle your personal information and to whom this information will be provided, please read our Privacy Policy by requesting a copy from your financial adviser.

What if you have a complaint?

We follow the 'client first' principle and pride ourselves on the quality of our service; however, even with the best of intentions, there is the possibility of disagreement or dispute with you about our services.

If you have any complaints about the services provided to you, we want you to tell us as soon as you can, and we will endeavour to resolve them as quickly as possible.

If at any time you have any complaint about the services provided to you, you should take the following steps:

1. Please first contact your financial adviser and discuss your concern.
2. They will acknowledge your complaint within 24 hours or as soon as possible after lodging this complaint.
3. Hopefully, your financial adviser will be able to rectify the problem. If, for any reason, your concern is not resolved to your satisfaction within five business days, you should write a letter or email setting out the problem to us at the following address:

   The Compliance Manager - Success Financial Services Group Pty Ltd
   11a Dunrossil Drive, Kilsyth, Vic 3137
   Ph: 0457 186 775
   Email: compliance@successfsg.com.au

4. Success Financial Services Group will investigate and seek to resolve your complaint within 30 days of receiving the notification.
5. If, after 30 days, we have been unable to resolve your complaint to your satisfaction, you may address your complaint to the Australian Financial Complaints Authority at the following address:

   Australian Financial Complaints Authority
   GPO Box 3 Melbourne, Vic 3001
   Ph: 1800 931 678
   Email: info@afca.org.au

Professional Indemnity Insurance

The Corporations Act requires Australian Financial Services Licensees, such as Success Financial Services Group, to have adequate arrangements in place to compensate retail clients in the case of certain loss caused by Success Financial Services Group or a Success Financial Services Group authorised representative. Success Financial Services Group maintains professional indemnity insurance that complies with these Corporations Act requirements, including section 912B. The insurance also covers claims in relation to the conduct of representatives and employees who are no longer authorised or working for Success Financial Services Group (but who did at the time of the relevant conduct).

FINANCIAL SERVICES GUIDE

PART TWO – AUTHORISED REPRESENTATIVE PROFILE

VERSION 1 – 16 JANUARY 2026

This document has two parts: the 'Licensee Profile' and the 'Authorised Representative Profile'. Both parts should be read in conjunction so that you, our client, have a full understanding of the services being offered.

Not independent
A person cannot claim to be an 'independent' adviser unless they meet the criteria specified in the Corporations Act.

Please be advised that, as I do receive commissions from Insurance companies, under the terms of the law, I do not consider myself to be independent.

Please also be advised:
- **I do NOT** receive ANY remuneration calculated based on the volume of business.
- **I do NOT** have ANY restriction in relation to financial products, except those imposed by my AFSL, Success Financial Services Group, who insist on my limiting my range of Products to hold the designation of Recommended or Highly Recommended.
- **I do NOT** have a conflict of interest from any connection with any financial product issuer that may influence my provision of advice or service.

Who is my financial adviser?

Troy Lindsay Ryan of Success Financial Services Group Pty Ltd,
Address 11a Dunrossil Drive, Kilsyth, Vic 3137
Telephone: 0457 186 775
Email - troy@successfsg.com.au

Troy Ryan is an authorised representative of Success Financial Services Group. Troy Ryan's ASIC representative number is 001 296 059.

WHAT EXPERIENCE DOES MY ADVISER HAVE?

Troy Ryan has a Bachelor of Commerce Degree from Deakin University, a Graduate Diploma of Chartered Accounting from Chartered Accountants Australia & New Zealand and a Master of Financial Planning Degree from Deakin University.

WHO IS RESPONSIBLE FOR THE FINANCIAL SERVICES PROVIDED?

Success Financial Services Group is responsible for the financial services provided by Troy Ryan within the scope of the authority described in this FSG and for the distribution of this FSG.

What kinds of financial services are you authorised to provide to me and what kinds of financial products do these services relate to?

Troy Ryan is authorised by Success Financial Services Group to provide financial services in:

- Deposit and payment products limited to Deposit and Payment Products - Non-basic Deposit Products
- Debentures, stocks or bonds issued or proposed to be issued by a government;
- Life products, including Investment life insurance products and Life risk insurance products
- Interests in managed investment schemes, including investor-directed portfolio services
- Retirement savings account products
- Securities
- Superannuation - All

Please note that Troy Ryan is not authorised to provide any services on behalf of Success Financial Services Group except in relation to the financial products listed above. The 'What services and products are not provided by or on behalf of Success Financial Services Groups' section earlier in this FSG gives examples of other services that are not provided on behalf of Success Financial Services Group.

Troy Ryan may offer an annual advice service. As part of this service, Troy Ryan will conduct a review of your personal situation and previous advice and recommend changes where they are needed.

How is my Adviser paid for services provided to me?

This FSG has previously outlined the source, method and amount of remuneration and other benefits payable to your adviser for the services provided to you.

Success Financial Services Group will collect all commissions, fees and other benefits in connection with financial services provided by Troy Ryan and Success Financial Services Group Pty Ltd. Success Financial Services Group will pass on the full value to Troy Ryan.

Troy Ryan is a director and employee of Success Financial Services Group Pty Ltd and is remunerated by dividends and wages from the company.

Please note that at no time will you pay Troy Ryan directly.

Will anyone be paid for referring me to my Adviser?

From time to time, an accountant or other professional may be paid for making referrals to me. The amount paid is not ascertainable; however, where any amount is payable, it will be fully disclosed in the 'Statement of Advice' (SoA) or any other advice document provided to you.

Further questions?

If you have any further questions about the services Success Financial Services Group provides, please contact Troy at troy@successfsg.com.au or on 0457 186 775.

You should retain this FSG for your reference and any future dealings with Troy Ryan or Success Financial Services Group.