



Financial Services Guide

Knight Financial Advisors Pty Ltd

Prepared on 8th December 2025
Version 6.9

Why am I receiving this document?

This Financial Services Guide (FSG) is an important document, which describes our Financial Planning, Advisory and Managed Discretionary Account (MDA) service to assist you in deciding whether to use our services.

This FSG contains information about NKH Knight Holdings Pty Ltd (our AFS Licensee), Knight Financial Advisors Pty Ltd and your Financial Adviser (collectively, us, we and our). It describes how we are remunerated, our professional indemnity insurance and how we handle any complaints you may have.

We may give you other documents when providing our services. These may include:

- A Statement of Advice (SoA)—If we provide you with advice about your personal circumstances, we will set out our advice in a Statement of Advice (or in some cases, a shorter document called a Record of Advice). This will also tell you how we will be remunerated for the advice we give you and importantly, detail all fees specifically payable by you. When we provide further advice to you, we may not give you a Statement of Advice, however we will record the advice and you can ask us for a copy of the advice by calling us.
- Product Disclosure Statement (PDS)— If we recommend that you acquire a financial product, we will also provide you with a Product Disclosure Statement containing information about the product's features and risks.

Not Independent

We are not independent, impartial, or unbiased within the meaning of the Corporations Act because we or our Australian Financial Services Licensee operate our own Managed Discretionary Account service and receive fees from it, may receive commissions for life risk insurance products or other benefits. We also maintain an approved product list (APL) and a preferred provider list (PPL), where our advice is generally restricted to recommending products that are part of our APL and PPL.

Our Services

NKH Knight Holdings Pty Ltd, holds its own Australian Financial Services Licence (#438631). Knight Financial Advisors Pty Ltd is an authorised representative of NKH Knight Holdings Pty Ltd.

We provide strategic investment advice. We work with our related entities and joint venture partners to assist you by:

- Identifying your financial and investment objectives,
- Understanding your current financial position and personal circumstances;
- Helping you to develop investment strategies to meet your financial goals Advising you on how to implement your investment strategies; and
- Recommending, arranging and dealing in financial products that are suitable for the agreed strategies.

We provide advice and deal in the following financial products:

- Deposit and payment products
- Government debentures, stocks and bonds
- Managed Discretionary Account services
- Superannuation including Self-Managed Super Funds
- Securities
- Managed investments schemes
- Life risk and investment products

- Margin lending
- Retirement savings accounts

Conflicts of Interest and Associated Relationships

Knight Group Pty Ltd, NKH Pty Ltd, NKH Knight Holdings Pty Ltd (our AFS Licensee), Simplex Self-Managed Superannuation Pty Ltd and Knight Financial Advisors Pty Ltd are related bodies corporate within the meaning of the Corporations Act, 2001. We may receive a distribution of profits if you use their services.

As part of providing our advice, we may refer you to other entities owned by Knight Group Pty Ltd (which provide Accounting, Tax and Self-Managed Super Fund services) or any of its subsidiaries. These businesses have common ownership with Knight Financial Advisors Pty Ltd.

Your advisor may discuss or provide advice on investments, which they, or the director(s) and shareholders of our businesses, may hold in their own personal portfolios.

Peter Farlie, Jovan Cvetkoski, Kyle Brits & Tammy Stone are directors and shareholders of Knight Group Pty Ltd which owns Knight Financial Advisors Pty Ltd and NKH Knight Holdings Pty Ltd. As owners of the businesses they are entitled to a share of the business profits.

Our advisers are paid an annual salary for the services provided to you. We may also ask you to agree that they receive a share of the fees you pay or the commissions we receive. Our employees may be eligible to receive a bonus if they meet pre-set agreed performance indicators.

Our Fees

How we are paid	Description of fees
Your first meeting with us	We may charge a fee of between \$nil to \$1,100 incl. GST. and is obligation free.
Plan Preparation Fee This includes all initial meetings with you, the time we take to determine our advice and the production of the SOA. The fee is based on your situation, the scope and complexity of the advice provided.	We charge a fee of between \$nil to \$7,700 incl. GST. We will agree the fee with you at our first meeting.
Plan Implementation Fee: This is for the time we spend assisting you with implementation.	If you decide to proceed with our advice we may charge a fee. We may charge a fee of between \$nil to \$9,900 incl. GST, depending on the extent of the work required.
Note: You will be charged either a Plan Preparation Fee or a Plan Implementation Fee, not both	
Asset Management Fees We may meet with you periodically to provide performance reports and update our advice. The updates will consider the economy and market position, the latest investment research, changes in legislation, new products available in the market. The level of fee will depend on the ongoing service we agree to provide to you, the	We will charge either a fixed fee between \$nil up to \$1,100.00 inc. GST per month or up to 1.65% Inc. GST of your portfolio value. The fee method (fixed dollar amount & / or based on a percentage) will be agreed with you prior to implementation, with consideration given to total levels of funds invested and ongoing service requirements. We will let you know what the fee will be in the SoA and the Ongoing Fee Agreement.

complexity of your situation and your requirements.		
Portfolio Administration Service (PAS) Fee We provide portfolio administration services including; transaction and portfolio reporting, maintain shareholder and managed fund records, retain buy sell contract notes and arrange remittances to be paid.	We can charge up to 1.65% incl. GST of the value of your portfolio. If this service is suitable to you, we will provide you with a Portfolio Administration Service Agreement and detail the relevant costs in the SoA.	
Centrelink Nominee Service As your Centrelink Nominee we can assist with the following: claim applications, claim monitoring, income stream updating and other Centrelink information updating as required.	We will charge a fixed fee of \$440 per annum incl. GST. This will be invoiced to you annually should you elect to appoint Knight as your Centrelink Nominee.	
Insurance Advice Fee We may also charge you an amount of which will depend upon the type of insurance we arrange. This fee is payable in addition to the premium.	This fee will range from \$Nil to \$5,500 incl. GST depending on the level and complexity of your insurance needs.	
Insurance Claims Handling Service Insurance claims handling service fees will be determined on a case by case basis with your fees outlined in both our Engagement Letter and our Statement of Advice	If we undertake our insurance claims handling service for you, we charge a maximum fee of 7.7% incl. GST of the sum insured for successful lump sum insurance claims (Life / Total & Permanent Disability / Trauma), capped at \$27,500 incl. GST. In the event of standalone income protection claims we charge an hourly fee of \$275 incl. GST. The minimum insurance claims handling service fee is \$5,500 incl. GST.	
Brokerage Brokerage fees will be charged for all share trades.	MDA Service	Non-MDA Service
	The maximum brokerage you will be charged is 1.10 % incl. GST of the total value of each trade. Of this we may be paid up to 90% of the total brokerage you are charged.	Brokerage of \$110 incl. GST or 1.10% Incl. GST of the total trade value (whichever is the greater) may be charged by the broker on each trade we execute on your behalf. We may receive up to 80% of the value of the total brokerage charged.

All fees are paid to NKH Knight Holdings Pty Ltd (the Licensee) who then pay 100% of fees to Knight Financial Advisors Pty Ltd. All fees include GST unless otherwise disclosed.

Commissions

Please note that in relation to the financial products or life insurance products we recommend, NKH Knight Holdings Pty Ltd is eligible to receive the following terms of payment:

Period	Upfront % of premium (incl GST)	Trail Commission % of Premium where there is no increase in benefit of the policy (incl GST)
From 1 January 2020	66%	22%

Note: There are clawback of commission provisions where policies are cancelled, dependant on age of the policy.

Receipt of insurance commissions does not constitute an ongoing service agreement related to the insurance policies. Should you require further insurance services including claims handling in future, we may charge the fee outlined in the Our Fees section.

Other Fees and costs

Managed Fund Transaction Costs – If we recommend you buy or sell managed funds we do not retain any of these transaction costs. The cost being between \$nil and \$25.30 incl. GST per trade.

Management Fees: These are also referred to as Managed Fund fees and are the fees charged by Managed Funds to cover the fees and costs of managing the investment and will be disclosed in the relevant PDS.

Platform Administration Fees: These fees are charged by the Platform Provider and will be disclosed on the SOA and PDS.

Indirect Costs: If your portfolio invests in exchange traded funds, listed investment companies or managed investment schemes (managed funds), the external investment managers of these products will charge a fee for their services based on the value of your investment, they may also charge the costs of investing in and disposing of these investments (buy/ sell spread).

Referral fees

In some situations, we may receive fees or commissions from external parties when we refer you to them. We may receive from them up to 33% incl. GST of their upfront or ongoing remuneration for referring you to them. We will disclose the referral arrangements to you whenever we refer you to an external party.

In some situations, we pay fees or commissions to external parties who have referred you to us. We may pay up to 33% incl. GST of ongoing remuneration we receive from you, to the firm who referred you to us. We may also pay up to 0.33% Incl. GST, of the initial investment amount from fees we receive from you, to the referrer. These referral fees do not represent an additional cost to you, nor do they affect the performance of your investment or product, or the premiums you pay. We will disclose the referral arrangements to you when we provide you with a SoA. These fees are paid to the Licensee KNH Knight Holdings Pty Ltd and not to your adviser.

We currently have referral arrangements in place with StateOne Stockbroking, Launch Finance, AJ Gallagher Insurance and Albany District Insurance Brokers.

Preferred Product Providers: We have a number of product providers on our preferred provide list including BT Panorama, Hub24, State One Stockbroking and Insignia Expand. Please note that this list is not exhaustive, and we may recommend products from providers not listed here if we believe they are better suited to your individual circumstances. Please note that while we may have arrangements with these providers, our recommendations are always based on what we believe is in the best interest of our clients. Should you have any questions about our preferred product providers, please ask us.

Other Benefits

We may also receive additional benefits from some product issuers by way of sponsorship of education seminars, conference or training days. These benefits may change from year to year. Details of any benefits received between \$100 and \$300 will be maintained on a Register, which is available to you on request. Benefits over \$300 are not allowed to be accepted.

Our Professional Indemnity Insurance

Our AFS licensee has professional indemnity insurance in place which covers us for any errors or mistakes relating to our financial planning services. This insurance meets the requirements of Section 912B of the Corporations Act and covers the services provided by us / our advisers and our authorised representatives after they cease working with us provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.

Your Privacy

We are committed to protecting your privacy. We use the information you provide to advise about and assist with your financial affairs.

If you provide personal information to any entity owned by Knight Group Pty Ltd, other entities owned by Knight Group Pty Ltd may have access to it. With your informed consent we may also disclose your information to insurers, banks, accountants, external paraplanners, lawyers, professional advisors and other third parties if we deem it necessary as part of our advice process.

We may also collect information from third parties such as banks, accountants, lawyers, other professional advisors and persons acting on your behalf, for example guardians and people holding power of attorney.

We maintain a record of your personal profile that includes details of your investment objectives, financial situation and needs. We also maintain records of any recommendations made to you. If you wish to examine your file, you should ask your adviser and they will arrange for you to do so. We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. Please refer to our Privacy Policy for further information including the information we hold about you and how to make a privacy related complaint, including how we will deal with it by visiting <https://knightgroup.com.au/privacy-policy/>

Managed Discretionary Account (MDA) service

Knight Financial Advisors Pty Ltd offers a MDA Service that enables you to provide Knight Financial Advisors the discretion to manage your investments in accordance with the MDA Contract and Investment Program.

Under the MDA Service, you delegate to Knight Financial Advisors the investment discretion pertaining to your portfolio, including the decision on rights relating to the investments, including Corporate Actions. In such instances, Knight Financial Advisors will not be required to communicate with you to seek your instructions.

MDA Contract & Investment Program

You will need to enter an MDA Contract before we can provide an MDA service to you. As part of our MDA service, we will also recommend a suitable Investment Program (which will comply with Div 3 of Part 7.7 and Div 2 of Part 7.7A Corporations Act 2001 (Cth)). The Investment Program will explain:

- The investment strategy we will implement on your behalf;

- The nature and scope of the discretions you will authorise and require us to exercise when managing your investments;
- Any significant risks associated with the MDA Contract;
- The basis on which we believe the MDA Contract is suitable for you; and
- That the MDA Contract may not be suitable for you if you provide us with limited or inaccurate information about your relevant personal circumstances or if those circumstances change.

We will review the suitability of the Investment Program and the MDA Contract for you at least every 13 months. You can request changes to your Investment Program at any time by contacting us.

We will exercise any rights (such as voting rights) relating to the investments in your Investment Program on your behalf.

You can establish the MDA service by signing the Authority to Proceed at the back of the SoA we provide you as well as the portfolio management agreements. You will need to provide a Power of Attorney and enter into MDA Contract with us, or IAS (see page 6), as applicable, before we can provide the service to you.

Significant risks associated with investing through the MDA Service

The significant risks associated with investing through the MDA Service are more fully described in the Investment Program; however, you should be aware of the following:

- The investment discretion involves the selection of assets exposed to the higher-risk investment sectors such as property, the share market and international investments and therefore entails exposure to capital risk.
- The Investment Program is based on your relevant personal and financial circumstances, needs and objectives and risk/return preferences. Therefore, there may be risks associated with a change to those circumstances, needs, objectives and risk/return preferences which affect the appropriateness of the Investment Program.
- Your portfolio assets will be subject to active management and therefore you will generally not be aware of the investment transactions being undertaken on your behalf until after the event and therefore such involves information risk.

The MDA service only allows us, as the investment manager, to make changes to the investments within your account. Part of the service provides for your authority to us to withdraw funds from the account, which is used to settle investments and costs where necessary. No one will have authority to transact on any of your investments held outside the account without your consent.

The main risk of using our MDA service is that you will not know about the changes we make to your investments before they are made. However, we will only make adjustments which are consistent with our understanding of your relevant personal circumstances and the agreed investment strategy.

Custody of your investments

NKH Knight Holdings Pty Ltd does not provide custodial or depository services relating to the MDA service for your portfolio assets.

The MDA Service may utilise the services of Platform Provider through which all transactions on your MDA portfolio will be made. As a result, you will also need to enter into an agreement with the Platform Provider to authorise them to act on Knight Financial Advisors' instructions.

Depending on what is best for your circumstances you may hold your MDA investments in your own name or a mix of your own name and held on trust by our recommended Platform Provider — both of which are managed by us. We will provide you with the recommended Platform Providers FSG and PDS, if this service is best for you.

The recommended product provider's are responsible for holding the investments on trust for you and to carry out administrative functions which feed into our software to enable our report preparation for you. The name and contact details of your administration service provider will be detailed in your MDA contract. Your Financial Adviser can provide details of the custodian of the technology platform they have recommended. More information about the custodian can be found in the Product Disclosure Statement (or IDPS Guide) for the platform.

We may also utilise the services of a broker, for any share transactions, and provide you with their FSG, as applicable.

Outsourcing Arrangements

We undertake due skill and care in choosing suitable service providers who we select to outsource key functions before they are appointed. Our due diligence requires us to be satisfied that they have appropriate processes for complying with their regulatory obligations. Further we monitor their performance by an annual review in addition to ongoing daily monitoring in the process of carrying out business.

The MDA Service may utilise the services of an external product provider through which all transactions on your MDA portfolio will be made. As a result, you will also need to enter into an agreement with the Product Provider to authorise them to act on Knight Financial Advisors' instructions.

The MDA Service may utilise BT Panorama, HUB24 & Macquarie or Insignia Financial (Formerly IOOF) as the Product Provider for the administrative functions, reporting, and custodial and depository services associated with your portfolio.

Product Providers may charge direct fees in addition to our Fees as detailed on page 8. Please refer to the relevant providers PDS which we will provide to you if we recommend these products.

How do you know we will manage your investments appropriately?

Once in place, changes will only be made to your investments which are consistent with our understanding of your financial needs, objectives and circumstances. We, or IAS, as applicable, will also comply at all times with the MDA Contract and the Investment Program that is agreed upon with you.

It is important that you immediately inform us of any significant changes to your financial needs, objectives or personal circumstances, otherwise the MDA service may not be suitable for you.

You will have access to on-line reporting for your account. This will allow you to view the transactions undertaken on your behalf and to understand their impact on your account.

Giving Instructions

Unless otherwise agreed, all instructions to us in respect of your MDA Portfolio must be provided to us in writing (which includes email) through your Financial Adviser; and

In regard to corporate actions and other rights (including voting rights), you can elect to provide written instructions to your adviser in respect of such rights. In the event your adviser doesn't receive any instructions, they can use their discretion under the MDA to take any action they deem suitable.

We are under no obligation to act in accordance with your instructions if we reasonably consider that they are ambiguous, unclear or conflict with any regulatory requirement or local market practice. We will notify you if we decide not to act in accordance with your instructions for any reason.

We will contact you for instructions where action is required on your MDA account, which is outside our authority.

MDA Fees and other costs

Consumer Advisory Warning

DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long term returns.

For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example, reduce it from \$100 000 to \$80 000).

You should consider whether the features of an MDA service justify the fees and costs.

TO FIND OUT MORE

If you would like to find out more or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) Moneysmart website (www.moneysmart.gov.au) has a managed funds fee calculator to help you check out different fee options

MDA Fees and Costs Summary

The following explanation and table show an example fees and other costs you may be charged for using our MDA service. These will be deducted from your MDA account so it is important to understand their impact on your investments.

The below table summarises the fees and other costs you may be charged, relating to our MDA service.

Type of Fee or Cost	Amount	How and When Paid
Ongoing Annual Fees and Costs		
Management Costs (Fund Manager Fees)	These fees will range from 0% to 3.30% depending on the managed funds within your portfolio.	These are the fees charged by Managed Funds to cover the fees and costs of managing the investment and will be disclosed in the relevant PDS.
Asset Management Fees	Either a fixed fee between \$nil up to \$1,100.00 inc. GST per month or up to 1.65% Inc. GST of your portfolio value.	The fee method (fixed dollar amount & / or based on a percentage) will be agreed with you and disclosed in the SOA. This fee is paid to us.
Platform Administration Fees	These fees will range from 0% to 1.10% depending on the platform.	This is the administration fee charged by the Platform provider and will be disclosed on the SOA and PDS.
Portfolio Administration Service Fees	Up to 1.65% incl. GST of the value of your portfolio.	Annual Fee charged on monthly basis, deducted from the account. This fee is paid to us.
Transactional and operational costs		
Brokerage on Shares	\$110 incl. GST or 1.10% Inc. GST of the total trade value (whichever is the greater)	These fees are generally paid at the time of the trade. They are added to the cost of a purchase or deducted from the proceeds of a sale. In some cases, brokerage may

		be calculated and deducted after the trade has been completed.
Transaction Costs on Managed Funds	All managed funds within the recommended platform attract a flat fee of between \$0 and \$25.30 per trade.	These fees are paid at the time of trade.
Other fees		
Contribution Fee	Nil	We do not charge a fee for making a contribution to your investment.
Establishment fee	Nil	We do not charge a fee to open your investment
Withdrawal Fee	Nil	We do not charge a fee to withdraw from your investment
Exit Fee	Nil	We do not charge a fee to close your investment.

Example of Annual Fees and Costs for the MDA service offered by us

The table below illustrates how the fees and costs of our MDA service can affect your MDA portfolio over a 1 year period. You can use it to compare the service with similar investment products.

Example: Portfolio Balance of \$50,000 with a \$5,000 contribution		
Establishment fee	Nil	On establishing your MDA account you will not be charged an establishment fee.
Plus Contribution Fee	Nil	You will not be charged a contribution fee.
Plus Asset Management fee	1.10%	For a portfolio balance of \$50,000 you will be charged \$550 each year for advice, management and administration of you portfolio.
Plus Management Costs (Fund Manager Fees)	0.10%	For a portfolio balance of \$50,000 that is invested in managed funds, \$50 will be deducted from the value of those investments each year.
Plus Platform Adminstration fee	0.25%	And, for every \$50,000 you have in your investment portfolio, the platform provider will charge you \$125 each year.
Plus Transaction costs	1.10%	Brokerage costs are estimated to be \$55* based on \$5,000 contribution.
Equals Cost of MDA service	\$775*	If you invested \$50,000 at the beginning of the year and put in an additional \$5,000 during that year, you would be charged fees of \$775.

*Additional brokerage fees and buy sell costs may be incurred based on the securities including listed shares and managed funds purchased in your MDA account as brokerage is charged on every transaction we make on your account.

Other important information

- You can deal with and provide general instructions to us in writing, via phone or via email/fax. However, please note you are responsible for ensuring your instructions reach us.

- It is important that you provide us with complete and accurate information about your circumstances and you take the time to check any assumptions we make and the basis for our advice. If you don't our advice may not be appropriate for your needs.
- We may provide further advice to you, if you engage us to do so, to keep your plan up to date for changes in your circumstances, as advised by you to us, changes in the law, the economy and financial products.
- Our investment decisions may also have capital gains and income tax consequences for you, depending on your personal circumstances. Your tax adviser will be able to advise you about this.

Note that we do not offer the MDA service to all clients.

Making a complaint

We endeavour to provide you with the best advice and service at all times. 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 our office. We will acknowledge receipt of your complaint immediately and attempt to resolve it within 30 days. Alternatively, contact our AFS Licensee directly.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA) who provide a fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au
 Email: info@afca.org.au
 Telephone: 1800 931 678 (free call)
 In writing to: Australian Financial Complaints Authority
 GPO Box 3, Melbourne VIC 3001

How you can contact us

Knight Financial Advisors Pty Ltd (trading as Knight)

ABN: 39 301 810 590

Corporate Authorised Representative No. 285301

Registered and Principle place of business address: Unit 19, Level 2, 100 Railway Road, Subiaco WA 6008

Ph: 08 9367 8133

Mail: PO Box 8281 SUBIACO WA 6008

Email: financialadvice@knightgroup.com.au

Web: www.knightgroup.com.au

Our AFS licensee — NKH Knight Holdings Pty Ltd

ABN: 30 163 152 967

AFS Licence No: 438631

Registered and Principle place of business address: Unit 19, Level 2, 100 Railway Road, Subiaco WA 6008

Ph: 08 9367 8133

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