



Financial Services Guide

Knight Financial Advisors Pty Ltd

Prepared on 1st July 2026
Version 7.0



Purpose of this FSG

This Financial Services Guide (FSG) is designed to help you understand the financial services we provide and assist you in deciding whether to use them. 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 personal advice, you will receive a Statement of Advice (SOA) which will include details of our recommendations and all fees payable.
- 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 may 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.

Who we are

Knight Financial Advisors Pty Ltd is an authorised representative [Authorised Representative No. 000285301] of NKH Knight Holdings Pty Ltd (AFSL No. 438631) [ABN 30 163 152 967].

Business address: Level 2, 100 Railway Road Subiaco WA 6008

You can verify our authorisation and adviser details on the ASIC Financial Advisers Register.

Our Services

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

When providing personal financial advice, we are required by law to act in your best interests and prioritise your interests ahead of our own.

Conflicts of Interest and Associated Relationships

We are part of a group of related entities, including our AFS Licensee, NKH Knight Holdings Pty Ltd. We may refer you to, or receive financial benefits from, services provided by these related entities, including accounting, taxation and SMSF services. Our advisers may also recommend investments in which they, or associated entities, hold an interest.

Our advisers are paid an annual salary for the services provided to you. They may also receive a share of fees, commissions, company dividends, as well as performance-based incentives.

We have controls and policies in place to manage any conflicts of interest and ensure advice is provided in your best interests

Our Fees

Fee Type	Details
Your Initial Meeting	We may charge a fee between \$nil to \$1,100 incl. GST.
Plan Preparation Fee	We may charge a fee between \$nil to \$7,700 incl. GST. We will agree the fee with you at our first meeting.
Plan Implementation Fee	We may charge a fee of between \$nil to \$9,900 incl. GST, depending on the extent of the work required.
Asset Management Fee	We may charge either a fixed fee between \$nil up to \$2,200.00 incl. GST per month or up to 1.65% Incl. GST of your portfolio value.
Ongoing Adviser Fee	We may charge a fixed fee between \$nil and \$7,700 incl. GST. The level of fee will depend on the ongoing service we agree to provide to you, the complexity of your situation and your requirements.
Portfolio Administration Service (PAS) Fee	We may 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	We may 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 charge from \$Nil to \$5,500 incl. GST depending on the level and complexity of your insurance needs.
Insurance Claims Handling Service	We may 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. The minimum insurance claims handling service fee is \$5,500 incl. GST. For standalone income protection claims we may charge an hourly fee of \$275 incl. GST.
Brokerage	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.

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.

Where multiple fees apply, each relates to a separate service. We will ensure you are not charged duplicated fees for the same service. All applicable fees will be clearly disclosed in your Statement of Advice.

Commissions

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%

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

We may pay or receive referral fees up to 33% incl. GST. These are calculated as a percentage of fees received and will be disclosed in your Statement of Advice. Fees are paid to the Licensee NKH Knight Holdings Pty Ltd and not to your adviser. We will disclose the referral arrangements to you when we provide you with a SoA.

Other Benefits

We may receive non-monetary benefits such as training or seminar support. Benefits over \$100 are recorded in a register and available on request. Benefits over \$300 are not allowed to be accepted.

Our Professional Indemnity Insurance

We maintain professional indemnity insurance that satisfies the requirements of the Corporations Act 2001. This insurance covers claims in relation to the conduct of our representatives, including for those who are no longer authorised.

Your Privacy

We collect and use your personal information to provide advice. This includes information necessary to provide advice and may be disclosed to product providers, platforms, and related entities. Please refer to our Privacy Policy for further information including the information we hold about you and how to make a privacy related complaint 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 and 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 by entering into a MDA Contract with us 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

Our AFS Licensee does not provide custodial or depository services and we do not hold client money or assets.

Your investments will generally be held either in your name or by a platform provider or custodian acting on your behalf. Where a platform is used, you will enter into an agreement with the provider, who will hold your investments and carry out administrative functions.

We may recommend the use of a platform provider or broker to administer and transact on your investments. Relevant disclosure documents, including this FSG and PDS will be provided to you where applicable.

Further details about how your investments are held will be outlined in your MDA Contract and product documentation.

How do you know we will manage your investments appropriately?

We will manage your investments in accordance with your agreed objectives, the MDA Contract and the Investment Program.

It is important that you inform us of any changes to your circumstances, as this may affect the suitability of your investment strategy. You will have access to reporting so you can monitor your portfolio and transactions.

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

We do not charge a fee for providing the MDA service. However, you may incur other costs such as investment management fees, product fees, brokerage and adviser fees, which we will clearly disclose in your Statement of Advice.

Other important information

- You can deal with and provide general instructions to us in writing, via phone or email. 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 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. We will provide a written response within 30 calendar days. If we are unable to resolve your complaint within this timeframe, we will notify you and explain the delay.

Email: financialadvice@knightgroup.com.au
Telephone: 08 9367 8133
Mail: PO BOX 837, SUBIACO WA 6904

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