PRIME YEARS

Financial Services Guide

& Adviser Profile

VERSION 1.2 · ISSUED 13 AUGUST 2025

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Aged Care Financial Planning

Retirement Village Financial Advice

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Financial Services Guide

This guide will help you decide whether to use our services. Please read it carefully before engaging us.

01 About Us

Prime Years Pty Ltd
ABN 47 677 377 543 | AFSL no. 559807

Phone 1300 568 932
Email shaun@primeyears.com.au

Address
430 Little Collins Street, Melbourne VIC 3000

Postal
430 Little Collins Street, Melbourne VIC 3000

Prime Years Pty Ltd has authorised your adviser to distribute this Financial Services Guide (FSG) and ensure the content is kept up to date.

02 Purpose of This Document

This guide will help you decide whether to use our services. It explains:

- Who we are and how to contact us
- The services and products we are authorised to advise on
- How we work with you and the documents you may receive
- How we are paid and how we manage conflicts of interest
- Our complaints process and compensation arrangements

◆ Our Independence

Prime Years Pty Ltd and its advisers are independent. We do not receive commissions, volume-based payments, or any other benefits from product providers. All remuneration comes from the professional fees you agree to pay us.

We may agree on a fixed dollar amount, a percentage of funds for a specific transaction, or a combination. Any percentage-based fee is charged to you directly and is not a payment from a product provider, even where it is deducted via a product facility you use. We can vary or waive this fee at our discretion.

03 The Services We Provide

We are authorised to provide advice and arrange transactions in:

- Wealth creation and cashflow management strategies
- Pre-retirement and retirement planning
- Aged care strategies
- Estate planning strategies
- Risk management (life and disability insurance)
- Business succession planning
- Taxation (financial) advice

We can advise on a range of financial products including:

- Deposit products
- Government bonds and securities
- Managed investment schemes and platforms
- Superannuation and retirement savings accounts
- Self-managed superannuation funds
- Life risk insurance
- Direct shares and listed securities

04 How We Are Paid

Our remuneration comes only from the professional fees you agree to pay us. These may include:

Initial Meeting Fee
A fixed fee (currently $495).

Financial Strategy or Advice Fee
A fixed fee agreed in advance, depending on the scope and complexity of advice.

Implementation or Transaction Fee
We may charge a fee in certain cases, such as arranging investments, super rollovers, annuities, or executing transactions on your behalf. This may be a fixed dollar amount or a percentage of the funds involved. It is always agreed in advance with you and is paid from your funds, never from the product provider's own money. We can vary or waive this fee at our discretion.

Ongoing Service Fee
An agreed annual fee for ongoing services, which may include a fixed fee and/or a percentage of funds under our management. All ongoing fees are agreed in advance and documented in your Service Agreement.

Full details of the fees applicable to your situation will be confirmed before you proceed with any advice or service.

05 Conflicts of Interest

We do not receive any benefits, payments, or incentives from product providers. We do not pay or receive referral fees. Any referral we make is based solely on your needs.

06 Documents You May Receive

If we provide personal advice, you will receive a **Statement of Advice (SOA)** outlining our recommendations, the basis for them, and all applicable fees.

If we recommend a financial product, you will also receive a **Product Disclosure Statement (PDS)**.

If you request further personal advice after the initial SOA, we may document it in a **Record of Advice (ROA)**.

07 Your Privacy

We collect, use, and store your personal information to provide our services and meet legal obligations. We may share your information with service providers (including those overseas) who assist in delivering our services. Our Privacy Policy is available at https://tr.ee/gdlm9zqYS2.

08 Complaints

If you have a complaint:

1. Contact your adviser.
2. If unresolved, contact us at the details above.
3. If you are still dissatisfied, you can contact the Australian Financial Complaints Authority (AFCA):

> **Australian Financial Complaints Authority (AFCA)**
> Phone: 1800 931 678 | Email: info@afca.org.au | Website: www.afca.org.au

09 Professional Indemnity

We hold professional indemnity insurance that meets our obligations under the Corporations Act 2001.

Questions?

If anything in this document is unclear, please ask us before deciding to engage our services.

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Adviser Profile

This adviser profile is a summary about me and should be read in conjunction with my Licensee Financial Services Guide. It sets out my contact details, professional details, the services and products I provide, and how I am paid.

Shaun Ganguly

AUTHORISED REPRESENTATIVE No. 1238238

Prime Years Pty Ltd | ABN 47 677 377 543 | AFSL no. 559807

430 Little Collins Street, Melbourne VIC 3000

Phone 1300 568 932 | Email shaun@primeyears.com.au

Your adviser is an authorised representative of Prime Years Pty Ltd (AFSL no. 559807).

Qualifications

- Bachelor of Commerce (Finance and Economics)
- Advanced Diploma of Financial Planning
- Certified Financial Planner (CFP)
- SMSF Specialist
- Member of the Financial Advice Association of Australia

Services and Products I Can Offer

I am authorised to provide advice and arrange transactions in:

- Wealth creation and cashflow management strategies
- Pre-retirement and retirement planning
- Aged care strategies
- Estate planning strategies
- Risk management (life and disability insurance)
- Business succession planning
- Taxation (financial) advice

I can advise on a range of financial products, including:

- Deposit products
- Government bonds and securities
- Managed investment schemes and platforms
- Superannuation and retirement savings accounts
- Self-managed superannuation funds
- Life risk insurance
- Direct shares and listed securities

How I Am Paid

Prime Years Pty Ltd and its advisers are independent. We do not receive commissions, volume-based payments, or any other benefits from product providers. All remuneration comes from the professional fees you agree to pay us.

All fees are agreed with you before any service is provided and disclosed in your Service Agreement or Statement of Advice (SOA).

Conflicts of Interest

- I do not receive commissions or referral fees from any party.
- Any referral made is based solely on your needs.
- Neither I nor Prime Years Pty Ltd have associations with product issuers that could influence advice.
- I am a beneficial shareholder in Prime Years Pty Ltd.

Questions?

Please ask me to explain anything you do not understand in my Adviser Profile or the Financial Services Guide.