

Financial Services Guide



FSG – v1.0

FSG should be read before engaging in
financial advice.

Introduction

The purpose of this Financial Services Guide is to give you key information before any financial services are provided, helping you decide whether our services are right for you. Please take a moment to read this document carefully and keep it with your other important records.

FSG issued on 2nd of December 2025 by:

Olleh Financial Group Pty Ltd

AFSL Number: 700134

ACN: 690 023 539

Phone: 1300 065 534

Email:

corporate@ollehfinancialgroup.com.au

Website: ollehwealth.com.au

Address:

145 Bay Terrace, Wynnum, QLD, 4178

in making knowledgeable choices about the financial services we provide. All our advisers are experienced professionals in the financial services industry and operate from our offices in Broadbeach. They are qualified and comply with the necessary industry education standards, engaging in both formal and ongoing training. Each adviser is committed to further education over the next few years to enhance their skills in delivering complex strategies tailored to your goals.

Overview of this FSG

This Financial Services Guide (FSG) is a key document that Olleh Financial Group Pty Ltd (ACN 690 023 539) (AFSL 700134) (**Olleh**) must provide to retail clients in accordance with the stipulations of our Australian Financial Services Licence (AFSL). Its purpose is to help you understand Olleh, the services we offer and important information regarding our interactions with third parties, enabling you to make an informed decision about utilising our financial advice. This FSG is presented to you by your adviser, with the authority of Olleh. Legally, we are required to supply an FSG to educate, safeguard, and assist you

Olleh upholds a robust governance framework to ensure that all advice from our advisers is in your best interest. If we cannot demonstrate a clear benefit from our advice, we will refrain from offering it.

We are committed to:

- Being open and straightforward in all interactions.
- Building lasting relationships based on trust.
- Taking responsibility for our recommendations.
- Striving for the highest standards in service.
- Delivering exceptional value and support.

Independence Disclosure

Olleh does not qualify as independent, impartial, or unbiased, as we receive commissions for the advice we offer on life risk insurance products.

About Olleh

Olleh Financial Group Pty Ltd is an Australian Financial Services Licensee established to support advisers who prioritise long term client relationships and quality advice. We provide our advisers with compliant research, education, systems and support so they can offer tailored strategies that reflect your personal circumstances and objectives.

As a privately owned AFSL, Olleh Financial Group is not controlled by any bank, insurer or product manufacturer. Our focus is on ensuring high professional standards, a strong advice framework and access to a broad range of financial products where it is in the best interests of our clients.

Our Responsibility

Your Adviser has been authorised by Olleh and accordingly we are responsible for the financial advice and services they provide. This FSG has been given by your adviser with the authority of Olleh

Our advisers are committed to providing quality financial advice and a wide choice of products and/or services to suit individual client circumstances.

Your Adviser is obliged by law to act in your best interests and provide appropriate advice when providing financial advice to you. They must follow a code of ethics that is a principles-based model providing a powerful framework to shape and reinforce ethical conduct and encourage a deeper engagement by the individual with their duties to their client as well as wider society.

Types of Financial Advice Offered by Olleh

Olleh provides financial product advice through our accredited employees or authorised representatives, collectively referred to as our Financial Advisers. We offer personal advice that considers your individual objectives, goals, financial situation, and needs. This advice entitles you to receive a tailored Statement of Advice (**SoA**) specific to your circumstances. Our Financial Advisers meet the minimum ASIC requirements for providing financial planning services. Olleh is responsible for any financial product advice provided by your Financial Adviser and does not guarantee the performance of any investment product, nor is it liable for any loss or shortfall, except as required by law.

Financial Products and Services Offered by Olleh

Olleh is authorised to provide financial product advice to retail & wholesale clients and can deal in financial products for them by applying for, acquiring, varying, or disposing of a financial product on behalf of another person in the following categories:

- basic deposit products;
- debentures, stocks or bonds issued or proposed to be issued by a government;
- life products limited to investment life insurance products;
- life products limited to life risk insurance products;
- managed investment schemes including IDPS;
- retirement savings accounts;
- securities; and superannuation.

We will recommend financial products only after assessing their suitability for your specific needs, objectives, and financial situation.

Approved Product List

Olleh maintains an Approved Product List (APL). Subject to attaining required accreditation, your adviser is able to recommend any product on the Olleh APL.

Olleh periodically reviews these products to ensure they are competitive with similar products that address similar client needs and objectives. These products are researched using external research houses as well as our in-house research team.

Process for Receiving Advice

The process of obtaining financial product advice from Olleh aligns with the Corporations Act 2001 and the conditions of our AFSL. Generally, the process includes the following steps:

1. Initial Client Contact

During our initial discussion, we will outline our services, address your expectations, and help identify your needs and goals to determine the type and extent of financial product advice suitable for you. At this stage, we will provide our fee-for-service structure for your agreement before proceeding.

2. Fact Find and Investor Profile

We will collect all relevant information, including your objectives, needs, and preferences. We will also assess your risk appetite using our investor profile questionnaire. If we determine that we cannot provide the necessary advice during our initial evaluation, we will inform you in writing.

3. Client Advice Presentation

Once we formulate a strategy tailored to your requirements, it will be presented in an SoA and discussed with you. You can request changes if needed. If we recommend acquiring a financial product, we will also provide you with a Product Disclosure Statement (PDS) that contains essential information about the product to help you make an informed decision.

Generally, the products we recommend are on the APL. However, there may be instances where your adviser will need to consider products outside of the APL. In these cases, your adviser may apply to Olleh's Research Department to obtain a one-off product approval. Olleh restricts products from the APL based wholly on merit and research.

You can obtain a copy of the APL upon request.

4. Client Consent to Proceed

Once you are satisfied with the recommended course of action, you will formally consent to allow us to proceed with implementation.

5. Keeping You on Track

Recognising that personal circumstances may change over time, we offer regular reviews (at least annually) to ensure our advice remains aligned with your needs and objectives. If you enter an Ongoing Fee Arrangement (OFA), we must provide you with a Fee Disclosure Statement (FDS) outlining the agreed services under that arrangement. At least once a year, we will send you a renewal opt-in form regarding the continuation of these ongoing fee arrangements.

Frequently Asked Questions

Will I receive detailed information about the financial and other benefits my adviser receives from making recommendations?

Yes, the SoA will detail any remuneration received by Olleh resulting from the recommendations (including referral fees) and the final fees payable by you. It will also mention any potential conflicts of interest you should consider when relying on our advice. Lastly, the SoA will outline any associated risks of implementing the recommendations, which your adviser will clarify further.

Will you provide advice suitable for my needs, objectives, and financial situation?

Yes, however, we must first understand your individual objectives, financial circumstances, and needs before recommending any financial products. You are entitled not to disclose this information if you choose. If you opt not to provide full personal information, we must inform you of the potential consequences, and we may not be able to provide you with personal advice. Please read these warnings carefully.

What should I know about the risks associated with the investments or strategies recommended to me?

We will clarify any significant risks associated with our recommended investments and strategies. If you do not feel confident enough to fully understand the recommendation, please feel free to ask for further clarification.

What information do you keep in my file, and can I access it?

We maintain a record of your personal profile, which includes your objectives, financial situation, and needs, along with records of any recommendations made. If you wish to review your file, please ask us, and we will facilitate access.

Can I specify how I wish to communicate with you?

Yes, you can indicate your preferred method for providing instructions. Our preferred communication is via phone; however, we require written confirmation of all instructions. We utilise a secure digital signature process via email for these confirmations.

Our Fees

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided.

If any other remuneration is payable (and not disclosed here), we will provide information about how that amount is calculated when we give you our advice in the written SoA.

1. *Licensee Remuneration*

All advice fees and commissions will be paid directly to Olleh as the licensee. Olleh retains a fee for the provision of services required under its AFSL, and the balance is paid to your adviser.

2. *Adviser Remuneration*

Generally, whenever your adviser provides a recommendation for a financial product or service, your adviser may be remunerated indirectly through either:

- An initial fee for service; or
- An ongoing fee for service; or
- Insurance commission payments where applicable; or
- A combination of any of the above.

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply.

Fee Structure (inclusive of GST)	
Type of Fee	Fee Description and Amount
1. Initial/Implementation Fees	<p>These are fees paid when you agree to receive our advice and depend on the complexity of the advice provided.</p> <p>From \$0 to \$3,750.</p> <p>This fee is agreed upon with the client in our Letter of Engagement and is a fixed fee. As part of this fee, we offer strategy planning meetings, drafting and delivery of Statement of Advice as well as implementation of any financial products we have recommended as part of the strategy.</p>
2. Ongoing Service Fees	<p>These fees support our ongoing services which help you stay on track to meet your goals. These fees vary depending on the scope and complexity of services provided.</p> <p>From \$0 to \$825 per month (\$0 to \$9,900 annually)</p>
3. Investment Management Fees	<p>These fees support our ongoing management of your investment portfolio to ensure it is working hard for your goals and objectives. From 0% – 1.65% p.a.</p>
4. Commissions for Life Risk Insurance Products	<p>Any commission amounts will be disclosed to you when providing advice. The following is a guide of commissions we may receive.</p>

	<p>The initial commission may be up to 66% of the first year's premium for new policies implemented. The ongoing commission may be up to 22% of the insurance premium each following year.</p> <p>Example: On any insurance policies implemented, if your premium was \$1,000.00, we would receive an initial commission of up to \$660.00 and an ongoing commission of up to \$220.00 per annum.</p> <p>We may also receive upfront commission for additional cover to your existing product up to 66% of your annual premiums with ongoing commissions up to 22% of the annual premium.</p>
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Other Remuneration Olleh May Receive

1. Referral Arrangements

Olleh and/or its advisers may receive non-monetary benefits where:

- (a) The amount is less than \$300 and identical or similar benefits are not given on a frequent basis; The benefit has a genuine education or training purpose (including attendance to conferences) and is relevant to providing financial product advice; and/or
- (b) The benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider, e.g. life insurance quoting software.

Payments or benefits received are disclosed in a register. A copy of the register is available upon request.

What Do I Get Paid as Your Adviser?

All Olleh in-house advisers are employees of Olleh and receive a salary rather than receiving compensation directly from any revenue generated by their advice to you. Any Corporate Authorised Representatives

(CARs) under Olleh's AFSL are charged a flat licensing fee for the services Olleh provides to them. On this basis, any remuneration (fees and commissions) generated by CAR businesses will be passed from Olleh to their businesses up to 100% of the revenue received.

Professional Indemnity Insurance

Olleh confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity (PI) insurance in accordance with its obligations as the holder of an AFSL. Olleh's insurance arrangements cover claims relating to the services and products it offers to retail clients and the conduct of current and former Olleh advisers, where Olleh is responsible for their conduct at the time of the relevant conduct. These compensation arrangements meet the requirement specified by the *Corporations Act 2001*.

How is Your Personal Information Handled?

Your privacy is important to us. In general, we collect and verify information about you to manage our relationship with you, to ensure that we provide the products and services most appropriate to your needs and to make certain that we comply with our legal obligations. The information required to be collected and verified by us depends on who you are and the nature of the service

provided by us. If you fail to provide us with the required information, or if you provide us with incomplete or inaccurate information, we may not be able to provide you with the products or services you are seeking within the time periods contemplated. Information acquired by us in the course of providing our services may be provided to external service providers, including fund and platform managers and trustees, taxation and legal advisers and information technology consultants. Otherwise, your personal information will not be disclosed unless the law requires us, e.g. Anti-Money Laundering and Counter-Terrorism Financing Act 2006, or you ask us to disclose it to a third party, e.g. your tax adviser. If you think any of the details that we hold are wrong or out of date, contact us and we will correct the details. You can always access the personal information held about you by contacting us on 1300 214 829.

Meetings and Telephone Calls with Clients

Olleh's clients are all across Australia and we conduct the majority of our meetings over the phone with clients. Due to this, Olleh has policies in place to ensure that we continually meet the regulatory requirements enforced by the Australian Security and Investments Commission (ASIC). RG 38 protects general consumers to ensure that they are protected from unlawful hawking. Olleh always ensures that the best interests of our clients, not only in our recommendations, but also when we contact them, are met. If you do not wish to be called at certain times, please inform us and we will happily meet your needs.

What Should You Do If You Have a Complaint?

We are committed to providing quality advice to our clients. This commitment

extends to providing accessible complaint resolution mechanisms for our clients. If you have a complaint about any of our advice, you should take the following steps:

1. *Contact Your Olleh Adviser*

In the first instance, please contact the Olleh adviser who provided you with the particular service and advice and tell them about your complaint and they will try to resolve your complaint quickly and fairly.

2. *Internal Dispute Resolution*

If you have raised your concern with an Olleh Adviser, and the matter has not been resolved to your satisfaction, our Compliance Department can assist. There are three ways you can lodge your complaint:

Phone: 1300 065 534

Email:

corporate@ollehfinancialgroup.com.au

Mail: Compliance Manager, Olleh Financial Group Pty Ltd, 145 Bay Terrace, Wynnum QLD 4178

Once you have contacted Olleh, we will begin the process of investigating and resolving your complaint. We will try to resolve your complaint quickly and fairly. We will endeavour to resolve your complaint within five business days. If we anticipate that your complaint will take longer than 21 days to resolve, we will contact you within this time to provide you with an update on our progress. Should it take longer than 30 days, we will contact you in writing to provide an explanation of the reason for the delay and advise you of your right to complain to an external dispute resolution scheme (see further details below).

3. *External Dispute Resolution*

If you do not feel your complaint has been resolved in a satisfactory manner, or if you have not received a response after 30 days, you have the right to refer the matter to the

Australian Financial Complaints Authority
(AFCA). Contact details are:

Phone: 1800 931 678

Email:

info@afca.org.au

Mail: GPO Box 3,
Melbourne, VIC,
3001

Web: www.afca.org.au

Please contact your adviser in the first instance if you have any questions about this FSG or the advice we provided. This FSG should be retained by you in a safe place for future reference. Alternatively, you can contact Olleh directly at:

Email:

corporate@ollehfinancialgroup.com.au

Website: ollehwealth.com.au

Address: 145 Bay Terrace, Wynnum QLD
4178

Meet Our Team

Alen Murselovic

Director | Responsible Manager (RM) (AR 1293647)

Alen leads Olleh Wealth with a clear focus on delivering tailored, holistic financial advice that helps clients achieve lasting financial independence. As Director, he brings extensive experience in financial planning and a strong commitment to aligning every strategy with each client's goals.

Having progressed from client services into leadership, Alen is known for his honest, reliable approach and dedication to excellence. He combines practical, innovative solutions with a personal touch to build trusted relationships and provide clarity, confidence, and long-term value for individuals and families.

Tarek Tewfik

Head of Financial Planning (AR 1304395)

Tarek brings a global perspective and fresh thinking to his role as Head of Financial Planning at Olleh Wealth. With a strong passion for helping clients achieve financial security and success, he combines technical expertise with a clear understanding of each client's goals.

Driven by a strong interest in investments and a values-based approach shaped by teamwork, strategy, and dedication, Tarek delivers tailored, results focused advice to help clients build a secure and prosperous financial future.

Your Advisers

The following individuals are authorised by Olleh to provide personal advice:

Alen Murselovic

ASIC Adviser Number: 1293647

Tarek Tewfik

ASIC Adviser Number: 1304395

Referrals

You do not have to consult any professional that I may refer you to. You may want to consult a professional you have an existing relationship with or choose another. The professional you choose to consult is responsible for the advice they provide to you. Olleh or its authorised representatives will not receive a fee or other benefit as a result of that referral. We do this to ensure there is no conflict of interest when referring to other professional services.

Conclusion

Thank you for considering Olleh for your financial planning needs. We are here to guide you toward achieving your financial goals and improving your financial well-being. If you have any questions regarding this FSG, please do not hesitate to reach out.