Financial Services Guide (FSG)

Version 27, October 2025

Create the life you want

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This Financial Services Guide (FSG) is an important document that you should read and retain. It outlines for you the services that we can provide to assist you in deciding whether you wish to use them, what your rights are as a client of ours, how we are remunerated for the services you require and how you can inform us if you are not satisfied with the services that you receive.

Chrysalis®
Lifestyle Planning

AFSL No:318597 ABN: 22 127 418 982
V27 10/2025

Statement of Non-Independence

Chrysalis Lifestyle Planning and its Authorised Representatives, for the purposes of s923A of the Corporations Act 2001 (Cth), are unable to call ourselves "independent", "unbiased" or "impartial" or a variation of these such as "independently owned" as we receive commission payments from Insurers when you purchase Life Insurance products that we have recommended.

Why do I need financial advice?

The benefits of wealth advice

Of course, achieving your financial goals is the central aim of the wealth advice process. However, research has found that clients often mention 'a feeling of control', 'a sense of relief' and 'confidence in achieving my goals' as additional benefits of good advice. The importance of these benefits, while less tangible, shouldn't be underestimated.

In fact, research conducted by the Investment and Financial Services Association (IFSA) found that clients with a current financial adviser are:

- twice as confident they will achieve their financial goals;
- more than twice as likely to feel they have control over their finances; and
- almost twice as likely to believe they will realise their retirement dreams.

Source: TNS Research commissioned by IFSA, 'From Passive to Active: Growing confidence in investment', December 2006.

Documents I may receive?

Our initial advice to you will be documented in a plan called a 'Statement of Advice' which details the advice given to you, why we believe that it is appropriate, any disadvantages of our advice, exact details of any remuneration that we or our associates receive as a result of the advice and if replacement of an existing financial product is recommended, any consequences from that replacement.

If your circumstances have not changed significantly and we provide further advice to you, in addition to your Statement of Advice, we can provide a 'Record of Advice' upon your request at any time up to 7 years from the date we gave you the further advice.

You can request a record of the advice by contacting our office.

If, as part of our advice, we recommend a financial product (other than shares), we will provide you with the relevant Product Disclosure Statement for each product which discloses who the product provider is, the features of the product, costs associated with it and risks of investing.

As your financial coach, we will let you know what needs to be done and when.

Who is responsible for the financial services provided to me?

Chrysalis Lifestyle Planning Pty Ltd (Chrysalis Lifestyle Planning), ABN 22 127 418 982. Chrysalis Lifestyle Planning is the holder of an Australian Financial Services Licence (number 318597). Chrysalis Lifestyle Planning is responsible for the financial services provided to you including the distribution of this Financial Services Guide (FSG).

Chrysalis Lifestyle Planning is located at Suite 301, 7 Oaks Avenue, Dee Why NSW 2099.

Who are Chrysalis Lifestyle Planning?

At Chrysalis Lifestyle Planning, we are a close knit financial planning team who are committed to working together to achieve your lifestyle goals. We achieve this by getting to know you well, starting with a thorough assessment of your financial position. We then implement, monitor and review our action plan for you. Where necessary, we will involve other professionals to ensure that you are provided with a complete financial solution.

We have also developed professional relationships in the following disciplines for your benefit:

- Accounting and Audit
- Tax Advice and Tax Returns
- Bookkeeping
- Mortgage Broking
- Property Conveyancing
- Property Buying
- Property Strategy and Research
- Stockbroking
- Business Coaching
- General Insurance Broking
- Computing and IT Services; and
- Marketing

Create the life you want. We'll help you!

Our partnership principles

Principle 1

We are motivated by the belief that high quality, client first advice makes a positive and valuable contribution to our client's long term financial wellbeing.

Principle 2

We believe we should make a reasonable and commercially appropriate return on the significant time, effort and capital we invest in our operations and most importantly, in our clients.

Who are our financial advisers?

Mark McShane

Director

B.Econ, ADFS (FP), Dip FP, CFP®, Certified Executive Coach (IECL), Certified Personal Trainer (FIA)

Mark is a Director of Chrysalis Lifestyle Planning providing advice to clients.

Mark has worked in the financial planning industry since 1997, holding several specialist and senior roles. For over ten years he was responsible for practice development, training and technical advice delivery to financial advisers covering areas such as strategy, legislation and government regulation. This background provides an ideal backdrop for his clear and simple approach to client advice. Mark's extensive experience affords him the ability to insightfully understand clients' goals and translate those into strategies which pave the way to realization of those goals.

Michael (Mike) Price

Director

B.Bus, ADFS (FP), Grad Cert (Management)

Mike is a Director of Chrysalis Lifestyle Planning providing advice to clients. Mike is also a Responsible Manager and jointly responsible for compliance with financial services laws.

Mike has worked in financial services since 1997 as a stock broke and then in the UK as a fund manager. This has enabled him to gain a broad knowledge base and experience across markets, both locally and overseas.

Joanna (Jo) Wihongi

Senior Adviser

Grad Dip FP, ADFS (FP), Registered Tax (Financial) Adviser

Jo is a Senior Adviser providing advice to clients. Jo is also a Responsible manager and jointly responsible for compliance with financial services laws.

With nearly two decades of experience in the financial planning industry, Jo understands that the needs of each client are unique. She excels at translating complex financial strategies into clear, actionable steps to help her clients achieve their long-term financial goals with confidence.

Alexander (Sanders) Hicks

Senior Adviser

B.Com, ADFS (FP)

Sanders is a Senior Adviser providing advice to clients.

With over 25 years' experience in the financial services industry, Sanders has built a broad range of expertise in the areas of accounting, investment and superannuation administration, sales, compliance and advice remediation. Sanders has worked as a Financial Adviser since 2009 and enjoys helping individuals and families navigate the complex world of superannuation and investments as their circumstances change during their life journey.

Which institutions have an ownership stake in Chrysalis Lifestyle Planning?

None. We are a family owned boutique business. We are not affiliated with any bank or institution.

How does the financial advice process work?

Everyone recognises the wisdom of planning ahead but not everyone does. After all, if you don't know what you're setting out to achieve, how can you hope to achieve it? But, as John Lennon said, 'life is what happens when we're making other plans'. The day-to-day challenges and triumphs of life make it hard to stop and really consider whether we're doing everything we can to achieve our goals and make our dreams a reality.

This is where Chrysalis Lifestyle Planning can help. Whilst people are similar in some broad ways, we have found that no two lives are identical. We treat every client as an individual. That said, we have discovered that following a defined and structured process will give you confidence that your individual needs are being thoroughly and efficiently assessed.

The Chrysalis Service

Strategic Advice

- We help you to quantify your personal, lifestyle & financial goals before developing a comprehensive long-term plan for achieving those outcomes.
  - Wealth Generation
  - Retirement Modelling
  - Superannuation
  - Investments
  - Tax Planning
  - Entity Structures
  - Estate Planning

Investment Management

- Crafting an individual investment plan aligned to your unique goals, values & risk profile.
- We take responsibility for the ongoing management of your portfolio, while keeping you abreast of what's going on in the markets and in your portfolios.

Risk Protection

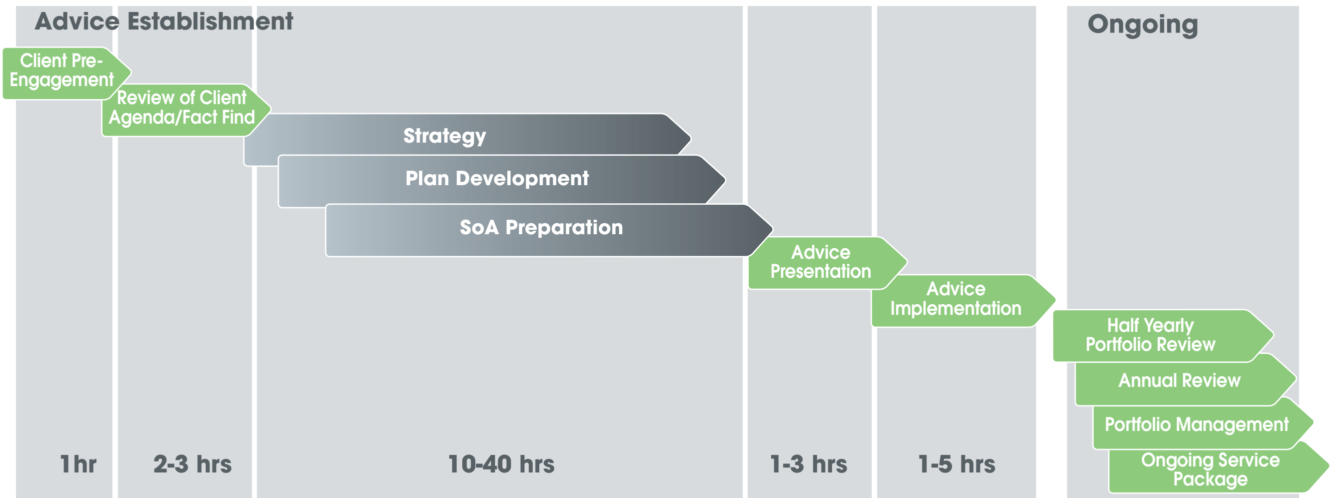
- With a deep understanding of your personal circumstances and values, we formulate a comprehensive risk protection plan.
- This includes investigating the appropriateness of personal insurances as part of your risk protection plan.

Administration

- We help take the paperwork off your table giving you time back to spend on what you value.
- We manage this efficiently with your personal advisers such as accountants, lawyers and finance brokers.

From experience we have seen that you gain the most by looking at your financial life holistically, implementing a strategic plan purpose built based on your unique circumstances, being reviewed regularly and focused on achieving your specific wealth goals and objectives.

Our Advice Process



Forward thinking

While having a sound financial plan is essential to reaching your destination of financial freedom, it's also important to anticipate possible hazards and detours along the way. Our advisers can help draw out any issues that need to be considered, such as:

- How much income you will need in retirement and how much you need to be saving now in order to achieve this?
- Putting a budget in place to ensure you are reducing your mortgage and other debts as quickly as possible.
- The impact on your financial security and that of your family, if your ability to earn an income was temporarily or permanently lost.
- Ensuring your family would be provided for and that your assets would pass to the right people just as you have planned it if something were to happen to you. This would avoid any additional concern to your family in a difficult time.

We will work closely with you to assess these and other issues then deal with them in a professional and sensitive manner.

Your needs and goals are our priority

Our focus is to satisfy your financial planning needs and if we can't help you, we will say so. If you need help in an area outside our expertise, we will refer you to other specialists.

Financial planning may involve other professional advisers such as accountants and solicitors. We will liaise with them to ensure all your needs are satisfied.

How we protect your private information

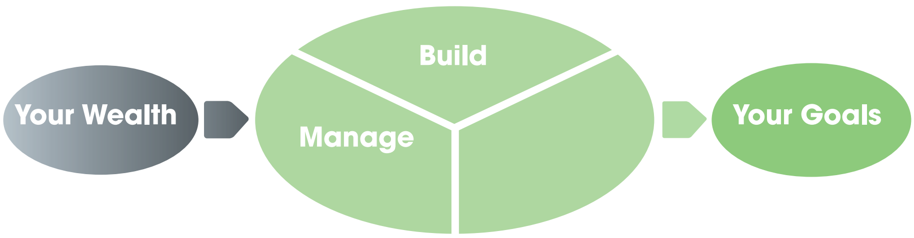
Australian Financial Service Licensees are required to have adequate technological systems, policies and procedures to ensure sensitive consumer information is protected from consumer harm. Chrysalis uses encrypted and password protected cloud based data storage solutions. Furthermore, we invest in your information protection by employing external IT specialists to monitor and upgrade our cyber security solutions as and when required.

What financial matters can we help you with?

Chrysalis Lifestyle Planning is well equipped to look after all your financial needs. This could range from advising on the best way to structure your finances, to working with you and a solicitor on the best way to plan your estate.

Can you help my family?

Yes we certainly can. Chrysalis is a family run business which exists to serve other families. We make the pledge to our clients that if they refer us to their children or parents we will provide our initial advice to them at our expense. There will be no statement of advice fee. Families are very important to us.



Our scope of services

Chrysalis Lifestyle Planning is licenced to provide advice and deal in the following classes of products:

- Deposit products
- Debentures stocks or bonds issued or proposed to be issued by the government
- Life insurance products, both risk and investment
- Managed investment schemes, including investor directed portfolio services
- Retirement saving accounts (RSA) products (within the meaning of the Retirement Savings Account Act 1997)
- Superannuation
- Direct Equities
- Margin Lending

This means that we can assist you with advice for:

- Wealth creation including managed investments
- Superannuation and retirement planning
- Debt management
- Self managed superannuation funds
- Corporate superannuation
- Direct share portfolios
- Personal insurance
- Business insurance
- Succession planning
- Estate planning

Superannuation and retirement planning

It's never too early – or too late – to start planning for retirement. This exciting life stage is a time when you can develop your interests, experience new things and explore different directions. The better prepared you are, the easier it will be. We can help you ensure you are saving enough for a retirement that's not just comfortable but provides the lifestyle you aspire to. If you are about to retire, we can help structure your income to maximise Centrelink benefits and favourable tax outcomes.

Investing

Making the right decisions about your investments depends not just on having the right information, but the right professional to analyse the myriad of investments available and recommend those that are right for you. Your investment decisions will be backed by high-quality research and sound advice based on your investment comfort level, risk and return, your objectives and timeframe.

Personal insurance

Consider the consequences of not being able to work as a result of an illness or injury, or the death of the family's breadwinner. While nothing can compensate for the emotional loss that such a catastrophe causes, it is possible to minimise the financial loss to your family or business by putting in place appropriate personal insurance cover. We can help you by providing advice on life insurance, trauma cover, total and permanent disability cover and income protection solutions to meet your needs.

Estate planning

During what is always a traumatic time, many people unintentionally leave their loved ones a logistical nightmare. Working in conjunction with your solicitor, our advisers can help you make sure your assets will pass smoothly to the right people in the most tax-effective manner.

Business

If you're running a business, we can be invaluable in ensuring your ongoing success, offering a broad range of support and advice:

- Business succession
- Income protection
- Superannuation
- Asset allocation
- Business expense and 'key person' insurance
- Finance solutions

Adjusting to job loss

Losing your job through redundancy or early retirement can be traumatic and at the same time you are confronted with many financial opportunities and risks. We can guide you through the process of getting your life back on track.

Ongoing review and maintenance

We recommend that you review your financial situation at least every 12 months or whenever your personal/financial circumstances change. We will contact you at least annually to invite you to attend a review meeting with us.

The ongoing fees we receive pay for the monitoring and review of your plan. We deliver this service via our client service packages. We will communicate to you the details and content of your package in due course after we implement your Statement of Advice or plan.

If you would like a review or if at any time you have any specific matters you wish to discuss, we invite you to call us and arrange a meeting.

Other services

Our advisers are able to refer to other professionals where necessary.

Chrysalis Advisers are registered Tax (Financial) Advisers. We will outline for you the general tax consequences of any financial advice we provide to you. We will also provide you with strategic advice in the areas of estate planning and general insurance. However, you should consult with your tax, legal and general insurance professional before implementing our advice.

Our remuneration

Chrysalis Lifestyle Planning may receive remuneration in the form of Fee for Service or Life Insurance commission or a combination of both as agreed by yourself and Chrysalis Lifestyle Planning. All fees and commissions and charges that you may incur will be fully disclosed to you in your Statement of Advice or other eligible advice document. Below we have set out all of the remuneration alternatives by which we can be paid.

Our employees, including the directors Michael Price & Mark McShane, are paid a salary and advisers may be entitled to a performance-based benefit based on a 'Balanced Scorecard' of outperformance across several measures including compliance results, client service standards and client feedback. Staff bonuses are not paid solely on the sales performance of Chrysalis Lifestyle Planning.

Initial Fees

Statement of Advice Fee - One Off
- $4,500 + GST Standard plan
- $5,900 + GST Complex plan

Once we have had the initial discussion with you, we will be able to tell you if the Statement of Advice is Standard or Complex.

Ad Hoc Advice:
- Senior Adviser $350/hour + GST
- Client Services $120/hour + GST

You may prefer to pay the initial charges above out of your super or investment product rather than directly. Where this option is available, an initial advice fee is deducted from your investment account upfront and is paid to us by the product provider.

Insurance Commissions

Upfront insurance commissions paid to Australian Financial Service Licensees by all life insurers are now capped at 60% + GST. Therefore if your annual insurance premium in year 1 was $1,000 and the relevant commission rate was 60% + GST, the upfront commission Chrysalis would receive from the insurer would be $600 + GST.

Insurance renewal commission is payable to Chrysalis on the renewal of your policy each year. The renewal commission is paid to Chrysalis at the same frequency as you pay your ongoing premiums. Insurance renewal commission is paid by the chosen insurance company to Chrysalis from the premiums it receives from you (not as a direct cost payable by you to Chrysalis). Ongoing renewal commissions paid to Australian Financial Service Licensees are capped at 20% + GST. Therefore if your annual insurance premium in year 2 was $1,000 and the relevant commission rate was 20% + GST, the renewal commission Chrysalis would receive would be $200 + GST.

If we recommend an insurance policy with a level commission structure, we will receive a maximum commission of 30% incl. GST of the annual premium you pay each year while we are the servicing financial advisers. For example if the annual premium was $1,000 incl. GST the insurer would pay us $300 incl. GST. The level commission is paid by the insurer to Chrysalis Lifestyle Planning each year from the premium you paid.

Chrysalis may also charge an additional one-off upfront adviser service fee to cover the costs Chrysalis incurs to implement your new cover. This adviser service fee will also be paid to us by the chosen insurer from the premiums it receives from you.

Please note, should you decide to discontinue with our services once work on your insurance application/s or Statement of Advice has commenced, you may be invoiced for the actual time spent by us to recover our costs. Should your insurance application be declined by a life company through no fault of your own, there will be no charge to you for our time.

Ongoing Fees

Ongoing Adviser Service Fees may also be paid on investment products for the period that you hold that investment. They are paid to us as 'adviser service fees' which the administration provider deducts from the investment.

Single Clients

- Ongoing Adviser Service Fees are charged as a percentage of the account balance of your investment / super / pension fund/s. The ongoing Adviser Service Fee is 1.2%pa + GST. So, as an example, if you invested $1 million which did not change in value in the first year, your Adviser Service Fee would be $12,000 + GST for the first year.
- The maximum Adviser Service Fee for combined investment, super and pension balances for a single client is capped at $18,000pa + GST.
- The minimum Adviser Service Fee for lower combined investment, super and pension balances for a single client is a fixed fee of $3,500pa + GST. As your balance grows we will discuss moving you onto our standard asset based fee as described above.

Couple Clients

- Ongoing Adviser Service Fees are charged as a percentage of the account balance of your investment / super / pension fund/s. The ongoing Adviser Service Fee is 1.2%pa + GST. So, as an example, if you invested $1 million combined which did not change in value in the first year, your combined Adviser Service Fee would be $12,000 + GST for the first year.
- The maximum Adviser Service Fee for combined investment, super and pension balances for couple clients is capped at $24,000pa + GST.
- The minimum Adviser Service Fee for lower combined investment, super and pension balances for couple clients is a fixed fee of $3,500pa + GST. As your balance grows we will discuss moving you onto our standard asset based fee as described above.

Your account balance will vary from day to day. Fees are typically calculated daily and paid to us monthly by your administration provider. The fee we receive varies up and down as it is tied to your investment/s performance both up and down. We combine multiple accounts for the purposes of our fees so you are not disadvantaged with higher fees per account.

These ongoing Adviser Service Fees may be tax deductible. We are happy to provide any tax documents you require. Please confirm with your accountant.

All ongoing fees paid to Chrysalis will be fully disclosed in your Statement of Advice.

Invoice payment options

We accept payment by:

- Bank Transfer (please include your name or the invoice no. in the reference)
- Credit card – Visa and MasterCard (fees apply).

Our terms are 7 days from the invoice date.

Other benefits we may receive

We may also receive additional benefits such as help with educational, technological or compliance related services. Other minor benefits that may be received from time to time include attendance at industry events and functions. Chrysalis does not receive benefits valued at more than $300. All non-monetary benefits are recorded in a register which meets the requirements of the Financial Planning Association Code of Practice on alternative forms of remuneration. The Chrysalis Lifestyle Planning register is publicly available.

What information should you provide to us to ensure you receive appropriate personalised advice?

You need to provide us with a list of your personal objectives, details of your current financial situation and any relevant information, so that we may offer you the most appropriate advice possible. This will be recorded on a confidential Fact Find form.

You have the right not to tell us, if you do not wish to. However, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation.

You should read the warnings contained in the Statement of Advice carefully before making any decision relating to a financial products.

How can I give you instructions about my financial product/s?

You may instruct us to action your requests over the phone in the first instance. We also need this instruction in writing ie. email, letter, fax.

Seeking a transaction only?

In some instances, you may not wish to receive advice.

As we are positioned as Financial Advisers and will ultimately be held responsible for our actions on your behalf (with or without advice), we have a company policy not to offer the service of 'transaction only' to new clients.

Transaction Only is a service we certainly do offer to existing clients whose circumstances we have previously been made well aware of.

What if I have a complaint?

Giving you accurate and appropriate advice is very important to us. If, at any time, you are not satisfied with the advice you receive, or any other aspect of our service, we would welcome your feedback and commit to you to immediately act to rectify the situation.

If you have any complaints about the services we have provided to you, you should take the following steps:

1. Contact your financial adviser or contact us by any of the following means:
   Post: Suite 301, 7 Oaks Avenue DEE WHY NSW 2099
   Email: info@chrysalislp.com.au
   Phone: 02 9972 2633
2. We will acknowledge your complaint within 24 hours of receipt if practicable to and we will try and resolve your complaint quickly and fairly.
3. If you need additional assistance to lodge a complaint, please use any of the above methods to contac us and we can engage accessibility services such as interpreters if required or we can provide other appropriate assistance to you.
4. If the complaint cannot be resolved to your satisfaction within 30 business days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA). Chrysalis Lifestyle Planning is a member of AFCA.
5. AFCA can be contacted on:
   Post: GPO Box 3, Melbourne, Victoria, 3001
   Email: info@afca.org.au
   Phone: 1800 931 678
6. Where we need more time (for example due to complexity or difficulties investigating your complaint), we will write to you to let you know that we need more time, the reasons why and that you have the right to refer the matter to the AFCA if you are dissatisfied.

Compensation arrangements

Chrysalis Lifestyle Planning has professional indemnity insurance in place in respect of the financial advice provided to clients by its advisers. Subject to the terms and conditions of the policy wording, the professional indemnity policy will cover advice provided by past or present advisers of Chrysalis Lifestyle Planning up to the limit of indemnity specified within the policy. This arrangement satisfies the compensation requirements under Section 912B of the Corporations Act.

Your privacy

Your adviser will develop a strategy based on your current financial situation and goals. In order to provide the best advice to you, it is important that we have open and honest discussions. We appreciate that it can be uncomfortable to provide personal information. As such, we will endeavour to make the experience as comfortable and painless as possible. We pride ourselves on our approachability to clients.

The advice we can give you is only as good as our comprehensive understanding of your personal circumstances. Financial Advice partnerships work most effectively when there is trust, regular communication and equal commitment from both parties.

We will maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

Our Privacy Notification Statement is included in this FSG for your information.

Should you wish to examine your file, just ask your adviser and they will make all necessary arrangements to provide you with relevant information.

How to contact us

Please feel free to contact us if we can provide any further assistance to you:

Phone:	(02) 9972 2633
Email:	info@chrysalislp.com.au
Street Address:	Suite 301, 7 Oaks Avenue DEE WHY NSW 2099

Please retain this document for your reference. It may assist you when you deal with Chrysalis Lifestyle Planning in the future. It is important that you take the time to discuss the information in this FSG with us. Equally, we invite you to ask any questions about anything you'd like clarified or explained.

Privacy notification statement

Your privacy matters to us. For this reason, Chrysalis Lifestyle Planning is committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information.

It is important for you to understand how Chrysalis Lifestyle Planning protects your privacy. Our privacy policy describes the ways in which we protect and store your personal information and how we comply with the Australian Privacy Principles by which we are regulated.

You are entitled to obtain access to the information we hold about you. This includes any preliminary assessment we conducted in relation to the suitability of any products. You can obtain this information by contacting your Adviser.

To view a current version of Chrysalis Lifestyle Planning's privacy policy, please refer to our website: www.chrysalislp.com.au You can also visit the Australian Information Commissioner's website at www.oaic.gov.au for more information about your privacy.