HIGHVIEW
ACCOUNTING & FINANCIAL

Achieve the *lifestyle* you dream about

Financial Services Guide

FINANCIAL PLANNING

Contents

Financial Services Guide

NOT INDEPENDANT

Highview Wealth Solutions (Aust) Pty Ltd and its authorised representatives are not independent in relation to the provision of personal advice. Highview Wealth Solutions (Aust) Pty Ltd may also receive commissions from life insurance providers when we recommend life insurance to our clients.

ABOUT THIS FINANCIAL SERVICES GUIDE (FSG)

This Financial Services Guide (FSG) is issued by Highview Wealth Solutions (Aust) Pty Ltd which holds Australian Financial Service Licence No. 546561. This FSG must be read in conjunction with your Adviser's current Adviser Profile that includes, amongst other information, details of your Adviser's remuneration.

This FSG is designed to assist you to decide whether to use any of the financial planning or advisory services we offer. It outlines your rights as a client and our obligations and responsibilities as the licensee and your Adviser.

This FSG was issued on 1 July, 2024.

This FSG provides important information about Highview Wealth Solutions (Aust) Pty Ltd (**hereinafter** referred to as "Highview") and provides specific information about your Adviser, an Authorised Representative of the licensee "Highview".

You have the right to ask us about our charges, the type of advice we will provide to you, and what you can do if you have a complaint about our services. This FSG is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with any financial services.

Important information included in this FSG

- About us and your Financial Adviser.
- What services we are authorised to provide you.
- How you can instruct us and documents you can expect to receive from us.
- Our fees and Adviser payments.
- Information related to investment risks.
- General disclosure information outlining our Referral Arrangements, Professional Indemnity Insurance and our Privacy Policy.
- Details of our how you can provide feedback and access our Dispute Resolution Procedures.
- "Highview" and your Adviser's contact information.

ABOUT US

"Highview" is a holder of an Australian Financial Services Licence which enables it to act as a financial services provider under the Corporations Act. "Highview" is a partially owned subsidiary of the Highview Accounting & Financial group of companies which has operated for more than 20 years, providing services which include an assessment of client circumstances, needs, goals and objectives, the provision of documented advice which may include product and strategy recommendations addressing those circumstances, needs, goals and objectives, as well as the implementation of those product and strategy recommendations.

"Highview" aims to work with our clients on an ongoing basis providing asset management and review as well as ensuring the recommended strategies and products continue to be fit for purpose, and changes are proactively made as appropriate.

YOUR FINANCIAL ADVISER

Your Adviser acts on behalf of "Highview" and is responsible for the advice provided to you. However, your Adviser may operate separate businesses, and provide other services through those businesses, which are NOT authorised by "Highview" and do NOT involve "Highview" in any way, such as: accounting, auditing, tax return preparation, self-managed super fund compliance and administration, property sales and referrals, and other products and activities. "Highview" is NOT responsible for any advice and services you receive from your Adviser that are not authorised by "Highview". If you are uncertain, you should ask either your Adviser, or "Highview" Head Office, who is responsible for that particular advice, service or transaction.

OUR SERVICES

The financial services are provided by "Highview" and your Adviser. When we provide you with financial services, we will act on your behalf and in your best interests.

Our high-quality financial planning and advisory service involves:

- Identifying your financial needs, objectives and circumstances.
- Establishing realistic and reasonable financial goals and needs.
- Determining your risk profile.
- Exploring the costs and benefits, potential risks and returns, advantages and disadvantages of the various strategies and financial products available to you to help you reach those goals within the limits of relevant laws and available solutions.
- Recommending a course of action, agreeing on it with you and implementing it.
- You may also engage us to provide advice on an ongoing basis or for a fixed term.

Unless their authorisation is restricted (see the Adviser Profile) "Highview" Advisers can generally provide you with sound advice relating to a wide range of important areas such as wealth creation, retirement, redundancy, superannuation, risk insurance, estate planning, Centrelink payments, cashflow management, budgeting and debt repayments, structuring of investment portfolios, borrowing to invest, complex company and trust structures, and so on. "Highview" have research and technical support services enabling our Advisers to provide value added advice on a broad spectrum of financial problems which takes into account relevant regulations pertaining to your financial position and goals.

"Highview" is licensed to deal in and provide financial advice on the following range of financial products:

- Deposit and Payment Products.
- Government Debentures, Stocks or Bonds.
- Life Products.
- Managed Investment Schemes.
- Retirement Savings Account Products.
- Securities.
- Superannuation.
- Self Managed Superannuation Funds.

If you would like to discuss any of these financial products, please contact your Adviser.

STATEMENTS OF ADVICE & PRODUCT DISCLOSURE STATEMENTS

You should also be aware that you must receive a Statement of Advice (SOA) and a Product Disclosure Statement when personal advice involving a financial product is provided to you, i.e., advice that takes into consideration your personal objectives, financial position and needs. The SOA will contain the advice, the basis on which it is given which may have influenced the advice and how "Highview" and your Adviser will be remunerated for the advice we give you. If your Adviser provides further advice to you, but not in writing, and that further advice is related to the advice provided in a previous SOA, that further advice will be recorded in a Record of Advice (ROA). You may request an ROA from your Adviser or "Highview" up to seven years after the further advice was provided, at no additional cost. In the event we make a recommendation to acquire a particular financial product (other than securities), we must also provide you with a Product Disclosure Statement containing information about the products risks, benefits, features and costs to enable you to make an informed decision.

"Highview" Advisers will act on your instructions following your acceptance of their recommendations in the SOA. They and we should not act independently of your specific instructions. Instructions you provide should be communicated to your Adviser in writing. These instructions should be forwarded in an email or posted letter to your Adviser.

Tailored, general & ongoing advice

Highview Wealth Solutions (Aust) Pty Ltd advisers usually provide advice tailored to your individual circumstances and also have the capacity to implement the advice they give, except where this may require the use of other professionals (accountants and lawyers). You may choose to enter into an agreement with your adviser to provide you with both initial advice and ongoing advice. If appropriate, we may also provide general advice only, where you are ultimately responsible for ensuring that this advice is suitable to your particular needs, objectives and financial situation. In this case, you should also obtain any relevant product disclosure statements to assist in this purpose.

Should I transfer investment monies to my Adviser's account?

No. "Highview" does not allow Advisers to receive your investment funds into their own account or into any "Highview" account. You should only transfer investment funds for a financial product to the approved financial institution that issues the financial product (as specified in the Product Disclosure Statement or similar document). You should never transfer investment funds to any other entity or person.

You should also not sign any blank forms or appoint your Adviser as your attorney (or authorised signatory). You should not appoint any other person as your attorney or authorised signatory unless you have received legal advice.

What information will I need to provide?

You will need to provide your Adviser with your personal objectives and your current financial situation including details of assets, liabilities, income and living expenses. This can best be accomplished by completing a "Highview" Client Data Form. The amount and type of information we will require from you depends on what financial services you require.

It is important that you provide us with complete and accurate information about your current personal circumstances and financial situation. If you choose not to supply the required information or provide us with inaccurate information, the advice you receive may not be appropriate to your needs, objectives and financial situation.

You should read the warnings contained in the SOA, check any assumptions we make and review the basis for our advice carefully before making a decision about whether to proceed with the advice. You should also obtain and read any relevant Product Disclosure Statements prior to applying for a financial product.

FEES

The three stages of financial planning are Initial Advice, Implementation and Ongoing Advice. There is usually a separate fee for each of the three stages. Your Adviser's remuneration structure for each advice stage will be found in their Adviser Profile and the dollar value disclosed to you in your SOA.

All commissions are payments made by the insurance product provider and are calculated as a percentage of the premium paid on insurance products. Commissions are of two types: (a) upfront or initial; and (b) ongoing or trail.

Fees are typically an agreed dollar amount for the value of the specific service being performed. Fees for Initial Advice range between $3,300 and $9,900, and fees for Implementation range from $1,200 to $6,600. Fees for Ongoing Advice range between $3,960 to $11,000 per annum increasing with CPI each year. Fees can be collected by platforms and other product providers.

Whilst insurance advice is generally either referred out or done on a fee for service basis, should it instead be done on a commission basis, the typical ranges of commissions for insurance products are:

- Upfront commissions can be up to 66% of the premium paid on insurance products.
- Ongoing commissions can be up to 22%.

All applicable fees and commissions will be agreed to with your Adviser and disclosed in your SOA or other relevant advice document.

Payment Process

Your Adviser's specific method of remuneration and fees are detailed in their Adviser Profile. The exact remuneration and fee details will be disclosed to you in your SOA.

All fees will be payable to "Highview". If your Adviser's remuneration includes commission paid by a product provider, such commission payment will be made to "Highview".

"Highview" retains between 0% and 20% of all commissions and fees we receive. The remainder is passed on to Highview Wealth Solutions Pty Ltd.

INVESTMENT RISKS

"Highview" Advisers may only recommend to you investment products that are researched, analysed and approved by "Highview". Your Adviser should explain any significant risks of investments and financial planning strategies. If the Adviser does not do so, you should contact our team to explain those risks to you.

GENERAL DISCLOSURE

"Highview" does not have any relationships or associations with product issuers which will result in "Highview" receiving any kind of benefit because of any such relationship.

Referral Arrangements

For life insurance, we may refer to you to an Adviser operating under a separate Australian Service Financial Licence. Entities within the Highview Financial & Accounting group may receive 30% of the initial and ongoing insurance product commission generated, should you take out insurance cover.

For lending, we may you refer you to a Mortgage Broker and as a result, entities within the Highview Financial & Accounting group may receive commissions from lenders.

For general insurance products, we may you refer you to an Insurance Broker and as a result, entities within the Highview Financial & Accounting group may receive commissions from insurers.

For Accounting services, we may refer you to Accountants operating via entities within the Highview Financial & Accounting group and as a result fees may be charged.

Professional Indemnity Insurance & Compensation Arrangements

"Highview" holds Professional Indemnity Insurance that complies with the compensation arrangements under Section 912B of the Corporations Act. The Professional Indemnity Insurance policy we hold covers the financial services provided by "Highview" past and present representatives, including our Advisers, subject to the terms, conditions and exclusions of the policy wording. This insurance is not intended to cover product failure or general investment losses. This policy covers loss or damage suffered by retail clients due to breaches by "Highview" or your Adviser of their respective obligations under Chapter 7 of the Corporations Act. This includes negligent, fraudulent, or dishonest conduct.

YOUR PERSONAL INFORMATION - HOW IT IS USED & SECURED

As a provider of financial services, we are subject to certain legislative and regulatory requirements, which necessitate us obtaining and holding detailed information, which personally identifies you and/or contains information or an opinion about you. In addition, our ability to provide you with a financial planning and advice service is dependent on us obtaining certain personal information about you.
We will collect information either directly from you or on your authority make investigations with others to obtain the information e.g., other professional advisors, accountant, superannuation fund, insurance and investment providers, etc.

The primary purpose for the collection, maintenance and use of your personal information is to adequately provide to you the services you have requested. If you do not disclose the information, then the services may not be provided to you adequately or at all.

We maintain a record of your personal profile including details of your personal objectives, financial position and needs. We also maintain records of any recommendations made to you. We are committed to implementing and promoting a Privacy Policy, which will ensure the privacy and security of your personal information. If you wish to examine your file please ask us. We will promptly make arrangements for you to do so.

Our Privacy Policy

We are committed to protecting your privacy. We use the information you provide us to advise you on your financial circumstances, goals and strategies. We provide your information to the product issuers with whom you choose to deal (and their representatives). We do not trade, rent or sell your information or disclose it to overseas recipients. Our business is governed by legislation protecting your personal information, including the Privacy Act 1988 and Australian Privacy Principals (APPs). Our Privacy Policy is available on request from us as detailed below.

Additional Privacy Information

Further information on privacy in Australia may be obtained by visiting the website of the office of the Australian Information Commissioner at www.oaic.gov.au.

FEEDBACK

If you have a complaint about the service provided to you, you should take the following steps:

1. We believe that the people involved are best placed to resolve the complaint in a fair, timely and effective manner. Therefore, you should firstly contact your Adviser and tell your Adviser about your complaint. If your complaint is not satisfactorily resolved within 3 business days, it will be passed on to our Privacy Officer Richard Vaughan.
2. You can also lodge a complaint directly with our Privacy Officer Richard Vaughan by telephone on (03) 5990 1000, in writing by email to financialplanning@highview.com.au or via mail at PO Box 753 Cranbourne VIC 3977. We will try to resolve your complaint quickly and fairly. In either case, you will receive an acknowledgement of your complaint within 24 hours of lodging and a response to the complaint no later than 30 calendar days after receiving the complaint.
3. If you still do not receive a satisfactory outcome, you have the right to complain to the Australian Financial Complaints Authority (AFCA) online at www.afca.org.au, by email at info@afca.org.au or on the free call number 1800 931 678. You can also write to AFCA at: Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001.

"Highview" is a member of AFCA.

Our full Complaints Management Policy is available on request.

GET IN TOUCH. *We're here to help!*

Highview Accounting & Financial
2 Codrington Street, Cranbourne Victoria 3977
T (03) 5990 1000
E financialplanning@highview.com.au

Highview Wealth Solutions (Aust) Pty Ltd
ABN 22 665 047 530
Australian Financial Services Licence No. 546561

Adviser Profile

This Adviser Profile, dated 5 December 2025, forms an essential part of the Financial Service Guide (FSG). The FSG is not complete without it.

Adrian Mastroianni

E adrian@highview.com.au
T (03) 5990 1000
M 0432 059 296

Adrian Mastroianni is Provisional Authorised Representative (ASIC No. 1318777) of Highview Wealth Solutions (Aust) Pty Ltd (AFSL No. 546561).

Highview Wealth Solutions Pty Ltd is a Corporate Authorised Representative (ASIC No. 337009) of Highview Wealth Solutions (Aust) Pty Ltd (AFSL No. 546561).

Connect with Adrian
Scan the QR code below with your smartphone to add Adrian to your contacts.

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MEET YOUR FINANCIAL ADVISER

Adrian Mastroianni is your Provisional Financial Adviser, an employee of Highview Wealth Solutions (Aust) Pty Ltd (**hereinafter** referred to as "Highview").

Adrian is a Provisional Authorised Representative and has satisfied Quarters 1 and 2 of the Professional Year and passed the financial adviser examination.

As Adrian's supervisor, Richard Vaughan, Authorised Representative No. 358609, has supervised, and will continue to supervise Adrian as he completes the work to be recognised as a fully qualified advice professional.

Richard encourages you to contact him if you would like to provide any feedback about Adrian or the advice and services Adrian has provided to you.

Richard's contact details are as follows:
Address: 2 Codrington Street Cranbourne VIC 3977
Telephone: (03) 5990 1000
Email: richard@highview.com.au

FINANCIAL PRODUCTS & SERVICES

Adrian is authorised to provide you with general and personal financial advice in relation to the following financial products and services:

- Deposit and Payment Products.
- Government Debentures, Stocks or Bonds.
- Life Products.
- Managed Investment Schemes.
- Retirement Savings Account Products.
- Securities.
- Superannuation.
- Self Managed Superannuation Funds (SMSF).

PROFESSIONAL EXPERIENCE

Adrian Mastroianni is a Provisional Financial Adviser with a Bachelor of Commerce, majoring in Financial Planning, and is a member of the Financial Advice Association Australia (FAAA).

He is also accredited in Aged Care Advice through the Aged Care Steps program, enabling him to support clients and families through complex aged care and later-life financial decisions.

Adrian joined Highview Wealth in 2023, where he commenced his Professional Year and gained hands-on experience working closely with senior advisers across a broad range of client strategies. In 2025, Adrian became a provisional financial adviser, continuing to build his advisory capability within a professional and client-focused environment.

With six years' experience in the financial services sector, Adrian is committed to helping clients achieve their financial goals, while also being particularly passionate about assisting younger individuals and families in setting strong financial foundations early. As a younger adviser, Adrian is highly driven, forward-thinking, and motivated to build long-term relationships with clients, providing clear, practical advice that evolves alongside their lives and goals.

Adrian believes quality financial advice should be accessible, transparent, and empowering. He takes pride in helping clients feel confident in their decisions, whether they are just starting out, navigating major life changes, or planning for long-term financial security.

OUR FEES

An initial Discovery Meeting to discuss your financial circumstances is $275. At this meeting Adrian will establish how he can assist you and gather the information required to prepare a tailored Financial Plan.

Adrian will discuss the fee basis with you and agree on the method of charging prior to any advice being provided or cost incurred. Also, fees are fully disclosed in the Statement of Advice and Product Disclosure Statements.

Payment can be collected through a platform, by direct debit or invoiced. A fee for the preparation of the Statement of Advice will be charged even if the recommendations are not implemented.
Ongoing Advice that includes portfolio reviews may be charged as a fixed dollar amount, depending on the complexity and structure, as agreed with you and Adrian.

SERVICE	FEE
Discovery Meeting	$275
Preparation of Statement of Advice (SOA) (depending on complexity)	$3,300 to $9,900
Implementation (depending on complexity)	$1,100 to $6,600
Ongoing Advice A fixed fee increasing with CPI each year	$3,960 to $11,000
Insurance Upfront commission Ongoing commission *% based on amount of premium and is paid by the insurance provider	Up to 66%* Up to 22%*

All fees include 10% GST.

All fees are payable to "Highview" who retains 0% to 20%.

Adrian receives a salary and may be entitled to a bonus.

Fee Examples

If you receive advice regarding an investment of $500,000, the Statement of Advice (SOA) fee could be $4,400, of which up to 20% or up to $880 may be retained by "Highview" with the balance paid to Highview Wealth Solutions Pty Ltd. If you invest $500,000, the Implementation fee may be $1,100, of which up to 20% or up to $220 may be retained by "Highview".

Ongoing Advice fee may be $4,400 per annum, of which up to 20% or up to $880 may be retained by "Highview".

Example for Risk Products

If you receive advice regarding insurance, the SOA fee could be $3,300 of which up to 20% or $660 is retained by "Highview". Should you proceed with the advice, then the SOA fee may be fully or partly waived. However, if the policy is cancelled in the first two years ('responsibility period') you will be liable for the portion of the commission taken back.

If you take out a life insurance policy with an annual premium of $2,500, assuming the highest commission for the Upfront Option is selected at 66%, the upfront payment to “Highview” would be $1,650, of which up to 20% or $330 is retained by “Highview” with the balance paid to Highview Wealth Solutions Pty Ltd. The maximum ongoing commission for the Upfront Option is currently 22% per annum, which could result in a payment of $550 per annum for as long as the policy remains in force, of which up to 20% or $110 is retained by “Highview” with the balance paid to Highview Wealth Solutions Pty Ltd. Where a level commission option is selected, it could be up to 33%, or $825, of which up to 20% or $165 is retained by “Highview” with the balance paid to Highview Wealth Solutions Pty Ltd.

This commission has what is called a ‘responsibility period’ imposed by the risk product issuer. This means that if the policy is cancelled within the first 1-2 years of inception, commission is returned to the product issuer by “Highview”.