

FINANCIAL SERVICES GUIDE

MANDATE FINANCIAL PLANNING

Version: 20.0

Issued Dec 2025



HOW TO USE THIS DOCUMENT

Mandate Financial Planning is a financial advisory firm authorised to provide financial services and advice through our licensee, Futuro Financial Services.

View our firm and adviser details pages 2-4.

View the Financial Services Guide of our licensee Futuro Financial Services, from pages 5-11, which provides detailed information about services we are authorised to provide; how we handle your private information; fees; our relationships; complaints resolution procedures and details of our professional indemnity insurance.

ABOUT OUR FIRM



Mandate Financial Group Pty Ltd trading as Mandate Financial Planning is a Corporate Authorised Representative No. 1305867 of Futuro Financial Services Pty Ltd AFSL No. 238478.

OUR CONTACT DETAILS

TRADING NAME	Mandate Financial Planning
BUSINESS ADDRESS	Suite 2, 333 Canterbury Rd, Canterbury, VIC 3126
POSTAL ADDRESS	As above
TELEPHONE	03 9817 7666
FAX	03 9888 5266
WEB	www.mandatefp.com.au
EMAIL	info@mandatefp.com.au

ABOUT OUR LICENSEE



ABN	30 085 870 015	AFSL/ACL NUMBER	238478
ADDRESS	Level 3, 240 Queen St, Brisbane Queensland 4000		
POSTAL	GPO Box 942, Brisbane QLD 4001		
PHONE	07 3018 0400		
FAX	07 3018 0399		
EMAIL	info@futuro.com.au		
WEB	www.futuro.com.au		

Futuro is responsible for the services provided by any of its authorised or credit representatives.

ADVISER PROFILE

CODY MACKAY

Authorised representative No. 1245023 of Futuro Financial Services Pty Ltd.



EDUCATION AND QUALIFICATIONS

Master of Financial Planning
Bachelor of Commerce
Diploma of Financial Planning
Diploma of Financial Services

EXPERIENCE

Cody's experience in the Financial Services industry includes working directly within the AMP group before advising clients in a Melbourne-based boutique firm; subsequently being headhunted to Viridian Advisory to advise in the high net worth client base following Viridian Advisory's acquisition of the Westpac group's financial advice business.

Cody's advice is based strongly on his virtues of honesty, integrity and professionalism to deliver sound financial advice. His experience and wealth of knowledge has assisted a broad range of clients in achieving their financial objectives and adding value to their lives.

MEMBERSHIPS

FAAA – Financial Advice Association of Australia

MY CONTACT DETAILS

EMAIL cmackay@mandatefp.com.au
TELEPHONE 03 9817 7666
FAX 03 9888 5266

ADVICE I CAN PROVIDE

I can provide you with strategic advice as well as arrange the types of financial products listed below.

I can help you to identify the types of services and products that will be appropriate to meet your financial goals. In addition, you can choose whether to receive advice about a range of needs all at once, or we can provide advice about a single issue, so your most important goals are achieved first. Further advice can then be provided over time about any other needs or goals as required.

I am authorised to provide advice on the products listed below:

STRATEGIES

- guidance on budgeting and goal setting
- savings and wealth creation strategies
- investment planning
- ASX share investment planning including ASX share option strategies
- superannuation planning
- self-managed superannuation planning
- pre-retirement planning
- retirement planning
- personal insurance planning
- estate planning considerations

FINANCIAL SERVICES PRODUCTS

- deposit and payment products
- derivatives
- financial planning
- direct equities
- life risk insurance products
- managed investments, including IDPS
- superannuation and retirement savings accounts
- self-managed super funds
- tax effective investments

HOW I AM
REMUNERATED

I control equity interests in the business providing the services listed above. As a result, I will benefit from fees or other income received from the business' profits that may result from any payments or other benefits received in respect of the services provided to you.

ADVISER PROFILE

DEN DO

Authorised representative No. 296464 of Futuro Financial Services Pty Ltd.



EDUCATION AND QUALIFICATIONS

Master of Financial Planning
Diploma of Financial Planning

EXPERIENCE

Den Do has worked with a variety of dealer groups such as Lonsdale, AXA, Trust, Apogee and Hillross and has been in the Financial Services industry since 2000.

Den has a wealth of experience in managing client investments and guiding her clients through their investment journeys.

Den works closely with her clients on financial strategies to help create, build protect and manage their wealth and meet their goals.

MEMBERSHIPS

FAAA – Financial Advice Association of Australia

MY CONTACT DETAILS

EMAIL den@mandatefp.com.au
TELEPHONE 03 9817 7666
FAX 03 9888 5266

ADVICE I CAN PROVIDE

I can provide you with strategic advice as well as arrange the types of financial products listed below.

I can help you to identify the types of services and products that will be appropriate to meet your financial goals. In addition, you can choose whether to receive advice about a range of needs all at once, or we can provide advice about a single issue, so your most important goals are achieved first. Further advice can then be provided over time about any other needs or goals as required.

I am authorised to provide advice on the products listed below:

STRATEGIES

- guidance on budgeting and goal setting
- savings and wealth creation strategies
- investment planning
- gearing strategies
- superannuation planning
- pre-retirement planning
- retirement planning
- personal insurance planning
- business insurance planning
- estate planning considerations
- aged care and Centrelink planning
- salary packaging advice
- centrelink planning

FINANCIAL SERVICES PRODUCTS

- deposit and payment products
- financial planning
- life risk insurance products
- securities
- managed investments, including IDPS
- tax effective investments
- superannuation and retirement savings accounts
- derivatives
- margin lending
- direct equities

HOW I AM REMUNERATED

As an employee of Mandate Financial Group Pty Ltd, I receive a salary package.

Financial Services Guide: Version 20.0

Issue date November 2025

Purpose of this FSG Before we provide you with financial advice, you should read this Financial Services Guide (FSG). It contains the following important information to help you decide whether to use our services:

- about us
- the financial products and services your adviser can provide to you
- how we, your financial adviser and other related parties are paid
- what associations or relationships we have with others that could influence the advice provided to you
- how we collect and use your personal information
- details of who to contact should you have a complaint

About us

Futuro Financial Services Pty Ltd (**'Futuro, us or we'**) has been operating since 2002 and is an organisation of choice for highly successful groups of financial advisers and credit representatives and those who aspire to be. Futuro Financial Services holds an Australian Financial Service (AFS) Licence for providing personal advice. Futuro operates nationally through a network of advisers in most states and offers a range of financial services that are listed within this document.

Futuro Representatives abide by the Financial Planners and Advisers Code of Ethics 2019, in addition to the code of conduct of any professional association they are members of such as the Financial Advice Association of Australia (FAAA).

This Financial Services Guide (**'Guide'**) is used by Futuro to inform retail clients of the financial products and services provided by our network of advisers. It is designed to assist you in deciding whether to use these services and to ensure that Futuro complies with our obligations under our Australian Financial Services (AFSL) and Corporations Act (Cth) 2001.

If you decide to utilise any of the services provided by our network of advisers, you will receive this Guide and your adviser's profile. Your adviser's profile must be read in conjunction with this Guide and will outline specific information about your adviser prior to you receiving advice.

Contact Details

ABN: 30 085 870 015 | AFSL No: 238478
 Address: Level 9, 160 Ann Street, Brisbane QLD 4000
 Phone: +61 7 3018 0400
 Email: info@futuro.com.au
 Web: www.futuro.com.au

Futuro has approved the distribution of this Guide. Please retain this document for your reference and any future dealings with Futuro Financial Services Pty Ltd.

Under the Corporations Act, there are a number of restrictions that prohibit the use of certain terms, one of these restrictions applies to personal insurance advice that may be provided to clients. We allow our clients the option of fully or partially paying for insurance advice by way of the Insurance company paying a commission to your financial adviser, we believe this approach allows many clients to afford appropriate advice by providing the option to limit out of pocket fees. As such we are required to disclose the statement below.

Not Independent; You should know that pursuant to s923A of the Corporations Act we are prohibited from using the terms independent, impartial, or unbiased. s923A(2)(a)(i) prohibits the use of these terms, if life insurance commission is received and not fully rebated to the client.

¹ Further information on privacy in Australia may be obtained by visiting the website of the Office of the Australian Information Commissioner (OAIC) at www.oaic.gov.au/privacy/.

About our advisers

Advisers are authorised by Futuro to provide financial product advice in relation to, and deal in, certain financial products and services. Futuro will be responsible for any financial services that your adviser is authorised to provide to you.

Your adviser's profile contains important information about your adviser including details of their education and qualifications, what advice they can provide, what relationships and associations they maintain as well as details of the advice fees you may pay and how they get paid for providing you with advice.

Why you should choose us

We aim to provide personalised and responsible advice suited to your objectives and believe that sound advice and planning is the key to improving your financial position.

We undertake continuous professional development and training programs so that we are up to date with legislative changes to superannuation, investment, social security and tax environments.

We have access to technical, risk and investment research professionals who provide us with additional analysis on strategies and products that become available as a result of these changes.

Our advisers will help you determine your goals and weigh up different investment strategies to achieve them.

Most importantly, we turn your thoughts into action. There are no secret formulas to achieving financial security. We work with you to get the basics right and ensure you have a plan to achieve your goals over time.

We can provide advice on:	We can arrange the following products and services:
<ul style="list-style-type: none"> • guidance on budgeting and goal setting savings and wealth creation strategies • investment planning • gearing strategies • superannuation planning • pre-retirement planning • retirement planning • personal insurance planning • business insurance planning • estate planning considerations • aged care and Centrelink planning • salary packaging advice 	<ul style="list-style-type: none"> • deposit and payment products (e.g. term deposits and cash management accounts) • life risk insurance products (life, disability, trauma, income protection and business) • debentures, stocks or bonds • securities • managed investments • direct equities • managed discretionary account services • superannuation and retirement savings accounts • retirement incomes streams, including pensions and annuities • employer superannuation • self-managed superannuation funds (including limited recourse borrowing arrangements)

Most importantly, we turn your thoughts into action. There are no secret formulas to achieving financial security. We work with you to get the basics right and ensure you have a plan to achieve your goals over time.

How you can give us instructions about your financial products

To develop a successful financial strategy, including recommending suitable products and services to meet your needs, we need to consider your personal circumstances and financial needs, goals and objectives. We will ask you for information about your personal circumstances when we meet with you.

You have the right not to provide us with personal information. However, without this information, or if it is inaccurate, the advice you receive may not be appropriate for your personal circumstances. If the information is incomplete and/or inaccurate, your adviser may provide you with a warning that the advice may not wholly represent your needs, objectives or financial situation.

It is also important that you keep us up to date by informing us of any changes in your circumstances, so we are able to determine if our advice continues to be appropriate to your circumstances.

Documents you may receive

Our initial advice will be provided to you in a financial plan, known as a Statement of Advice (SOA). The SOA contains a summary of your goals and the strategies and financial products we will recommend to achieve your goals. It also provides you with detailed information about the fees, costs and other benefits we will receive as a result of the advice we have provided. Further advice will be documented in a Record of Advice (ROA) or a further Statement of Advice (SOA) depending on the nature of the advice at the time.

You have the right to request a copy of these documents up to seven years after the advice was provided by contacting your adviser.

If we recommend or arrange a financial product for you, we will make available a product disclosure statement (PDS) or investor directed portfolio service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits, and risks as well as the costs you will pay the product provider to professionally manage your investment or insurance. You should read any warnings contained in your SOA, the PDS or IDPS guide carefully before making any decision relating to our advice.

If you hold an ongoing fee arrangement with us for a period of more than twelve months, we will provide you with annual Opt-In Renewal Notice. The notice sets out the renewal terms and applicable fees for the forthcoming twelve-month period. After reviewing the agreement, should you wish to continue the arrangement you have the option to renew by providing consent as set out in the agreement.

Privacy Policy

In order to provide you financial products or services and undertake the management and administration of those products and services, it may be necessary for us to disclose your personal information to third parties. Futuro is part of the Picture Wealth Group and is, therefore, governed by Picture Wealth Holdings Ltd's Privacy Policy. The Privacy Policy is available online at <https://www.picturewealth.com/privacy-policy>. If you experience any issues or would like us to send you a copy, please contact us.

If you have supplied your email address to us, we will send all relevant documents including any PDS, SoA and RoA to that address, unless you instruct us that you wish to receive these documents via a different method (e.g. hard copy sent to you by post).

What information is maintained in your file, can you examine the client file and who may access it?

If you are provided with personal advice, Futuro will maintain a record of your personal information including details of your objectives, financial situation and any recommendations made to you. If you wish to examine your file, please ask us and we can arrange access for you.

In order to provide you with financial products or services and undertake the management and administration of those products and services, it may be necessary for us to disclose your personal information to third parties. For more information on how we collect and manage your personal information, please refer to the Privacy Policy (which can be located here: <https://www.picturewealth.com/privacy-policy>).

Advice fees

The fees charged for our advice and services may be based on:

- A set dollar amount that is agreed between you and us and invoiced directly to you or paid via your product (if possible).
- A percentage-based fee that is agreed between you and us and paid via your product (if possible).

Our advice fees may include charges for the following advice services:

Initial advice - The initial advice fee covers the cost of researching and preparing your financial plan and is based on a set dollar amount.

Before providing you with initial advice we will prepare an Initial Advice Agreement. The Initial Advice Agreement sets out what our initial advice will cover and how much it will cost you. In addition, the initial advice fee will be disclosed in your SOA.

Advice implementation - The advice implementation fee covers the administrative time spent implementing the recommended strategies and products and is based on a set dollar amount. The advice implementation fee will be disclosed in your Initial Advice Agreement or in your SOA.

Ongoing advice - The ongoing advice fee covers the cost to review the strategies and the products recommended in your SOA. An ongoing review helps you take advantage of opportunities as they become available.

The ongoing advice fee is calculated as either a set dollar amount or a percentage of your investments.

Before providing you with ongoing advice your adviser will prepare an Ongoing Advice Agreement. This agreement sets out our ongoing advice offer, which includes the advice and services we will provide, as well as frequency these will be delivered, how much it will cost, your payment method and how the service can be terminated. In addition, the ongoing advice fee will be disclosed in your SOA.

Additional advice - For all other advice, an additional advice fee may be charged based on a set dollar amount or hourly rate. Any additional advice fee will be disclosed in your SOA.

Commissions - Please note that for services in relation to insurance, may be paid by the product provider as follows:

- Initial commission - a percentage of the value of your investment contributions, loan balance or insurance premiums; and
- Ongoing commission - a percentage of the value of your investment balance, outstanding loan amount or premiums, usually calculated at the end of each month in which you hold the investment or loan, or on renewal of insurance products.

Your advice fees will be calculated at the time we provide you with personal advice. Your SOA will outline the advice fees and any commission inclusive of GST.

Advice fees cont..

Payment Method & Frequency

We offer you the following payment terms:

- Direct debit (credit card or savings), cheque
- Deduction from your investment
- Initial and/or ongoing advice fees may be deducted as an annual instalment or in monthly or quarterly instalments.

Futuro may retain up to 22% (inclusive of professional indemnity insurance) of the gross revenue received for the recommended financial services and/or products. Futuro will pay advisers the remaining gross revenue received (unless otherwise stated). Please refer to your adviser's profile and SOA for detailed information on the types of fees charged.

Relationships and associations

It is important for you to understand the relationships that exist between us and other service providers, as they may be considered to influence our recommendations to you.

Futuro Financial Services Pty Ltd (Futuro) may provide you with products and services that are offered, managed or administered by associated entities. Futuro is a wholly owned subsidiary of Picture Wealth Holdings Limited (PWHL). PWHL is a diversified financial services and technology company owned by both private and institutional shareholders, including FT Fintech Holdings, LLC (an investment fund of Franklin Resources, Inc.). Franklin Resources, Inc. [NYSE:BEN] is a global investment management organisation operating together with its subsidiaries as part of the Franklin Templeton group of companies. Our advisers may provide financial services, including advice, on financial products issued by the Franklin Templeton group of companies. Your Futuro adviser does not have any obligation, implied or otherwise, to recommend investment products issued by the Franklin Templeton group of companies. Your Futuro adviser will only recommend an investment product issued by the Franklin Templeton group of companies if it is appropriate for you and in your best interests to do so.

Picture Wealth Finance Pty Ltd (ABN 43 675 776 155) provides finance and lending solutions to clients. It is a related entity of PWHL.

Representatives of Futuro (with your consent) may refer you to Picture Wealth Finance should you wish to review your lending needs.

The Highfield Group Pty Ltd (Highfield). Is an entity that includes some shareholders and directors of Futuro.

Sterling Managed Investments Pty Ltd ("Sterling") is an entity owned by Highfield. Sterling holds an Australian Financial Services (AFS) License (No.340744). The shareholders of Highfield may share in dividends that Sterling generates. The share price of Highfield may be affected favourably by the sale of products issued by Sterling.

Other benefits we may receive

We may be offered or receive non-commission benefits such as education or sponsorship from some product providers at no extra cost to you. Both our advisers and Futuro maintain a register to document benefits received. A copy of this register will be made available within seven days of a request.

- **Non-monetary:** From time to time product issuers have access to our advisers to provide training on their products. Any payments made by fund managers for educational purposes at conferences, professional development or training days are shown in a non-monetary benefits register, which is available for inspection on request.

Other benefits we may receive cont..

Our advisers and Futuro keep a non-monetary benefit register of indirect benefits received from product issuers that are less than \$300. Indirect benefits include such things as lunches, tickets to sporting or cultural events, corporate promotional merchandise and so on. You can see a copy of this register by asking us.

Payments to and from other professionals

In some cases, your business may have been referred to us by third parties such as real estate agents, accountants, mortgage brokers etc. Any arrangement in place will be subject to the FASEA Code of Ethics

Where this is the case:

- We may pay a referral fee when clients are referred to us from other professionals. This will be disclosed in your adviser's profile and SOA if applicable.
- We may receive a referral fee from other professionals when we refer you to their services. This will be disclosed in your adviser's profile and SOA if applicable.
- Picture Wealth Finance Pty Ltd – Should a referral from your advice provider to Picture Wealth Finance proceed. The Advice firm will receive a flat 20% initial payment of the up-front loan commission. Individual advisers do not receive this benefit; it is a payment to the Corporate Authorised Representative Firm

Alternatively, you can ask us about the fees and we will tell you how much was paid and how it was calculated.

What should you do if you have a complaint?

If you have a complaint about the advice or services we provided to you, you should take the following steps:

- Contact your adviser and tell them about your complaint;
- If your complaint is not satisfactorily resolved within three working days by your adviser, you can telephone Futuro on +61 7 3018 0400, email us at info@futuro.com.au or put your complaint in writing to:

Complaints Officer

Futuro Financial Services
 GPO Box 942,
 Brisbane QLD 4001

Futuro places great importance on resolving complaints quickly and amicably. For all complaints we will follow the following steps:

- We will acknowledge your complaint and try to resolve your complaint as quickly as possible.
- We will conduct a thorough investigation of your situation and the issues that you raise;
- We will provide you with a formal written response within a 30-day period (standard complaints) and 45 days for superannuation trustee complaints.

What should you do if you have a complaint?
cont..

If your complaint has not been resolved satisfactory, you have the right to complain to one of the following External Dispute Resolution Schemes listed in the following table:

Type of complaint	External complaints service
Financial advice, investments, superannuation or insurance matters	<p>Australian Financial Complaints Authority (AFCA)</p> <p>Phone: 1800 931 678 (free call) Email: info@afca.org.au Website: www.afca.org.au</p> <p>In writing to: Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001</p>
Personal information held	The Privacy Commissioner on 1300 363 992

The Australian Securities & Investments Commission (ASIC) may also be contacted on 1300 300 630 to find out which body may best assist you in settling your complaint.

Professional indemnity insurance

Futuro is covered by professional indemnity insurance satisfying the requirements under the Corporations Act for compensation arrangements.

The insurance covers claims arising from the advice, actions and recommendations of current or former employees or representatives of ours, even where subsequent to these actions they have ceased to be employed by or act for us.

You do not have a direct right to claim under this insurance, which is taken out to ensure sufficient resources will be available to meet claims against us.