ngs financial planning

2 November 2026 Financial Services Guide

Financial Services Guide

Authorised by Guideway Financial Services Pty Ltd AFSL 420367

Financial Services Guide

Important information for you to know before you receive advice

Date issued: 2 November 2026

The individuals referred to in this Financial Services Guide (FSG) are Authorised Representatives of Guideway Financial Services Pty Ltd ('Guideway', 'us', 'we', 'our') ABN 46 156 498 538, Australian Financial Services Licence (AFSL) number 420367. Guideway is responsible for the financial services provided to you under this FSG and has authorised the distribution of this FSG.

Who is Guideway?

Guideway is an Australian owned and operated a financial service business dedicated to providing advice and education to assist individuals to meet their needs, goals and objectives. We are a proud partner of industry, government and corporate superannuation funds.

Why you should read this Financial Services Guide

This Financial Services Guide (FSG) explains the financial services offered by Guideway and your Authorised Representative (who is authorised by Guideway). It is intended to assist you in making an informed decision about whether to use our services, how relevant people and entities are remunerated and how your complaints are dealt with.

Electronic disclosure

Guideway and your Authorised Representative may provide disclosure documents such as a Financial Service Guide, Statement of Advice and Product Disclosure Statements by making them available digitally (for example – as a hyperlink in an email). You can opt out of this communication method at any time by contacting your Authorised Representative or Guideway. If you opt out of electronic disclosures you will be provided with disclosure documents (including this document) in hardcopy form.

Not independent

The advice you receive from your Financial Planner will not be independent as they are an employee of NGS Super Pty Limited ABN 46 003 491 487 (NGS Super). NGS Super is a product issuer, and your Financial Planner may advise you on their products (such as your superannuation account). Guideway receives fees from NGS Super to authorise your Financial Planner to provide financial product advice, as well as provide other services to your Financial Planner and NGS Super. For these reasons, your Financial Planner is not independent, impartial or unbiased.

Other important documents you may receive

If your Financial Planner provides you with personal financial product advice they will provide this to you in a written Statement of Advice (SoA). This will describe:

- Any advice and strategies they recommend and the reasons why.
- The financial products and services they recommend and the reasons why.
- The fees your Financial Planner and Guideway may receive, as well as fees charged by the recommended products, and
- Any associations your Financial Planner and Guideway have with financial product providers or other parties that may influence the advice you receive.

After that, any time they give you further financial advice, they will either provide you with another SoA or provide you with a written Record of Advice (RoA) instead.

You can request an additional copy of your SoA or RoA by contacting Guideway any time up to seven years from the date the advice was provided.

If your Financial Planner provides personal financial product advice about a particular financial product, they will generally provide you with a copy of the Product Disclosure Statement (PDS). A PDS is issued by the product issuer and contains information about the benefits, risks and other features of the product. You are recommended to read the PDS in its entirety so that you can make an informed decision about whether to acquire the product (or invest additional funds).

About the NGS Financial Planning advice team

Guideway authorises the following individuals to provide personal and general financial product advice, as well as provide dealing services:

Financial Planner	Authorised Representative #	Contact number	Office location	Email
Ela Maria Maganic (Maria)	264448	(02) 9273 7981	Level 1, 44 Market Street, Sydney, NSW, 2000	mmaganic@ngsfp.com.au
Khalil Daher (Charlie)	1263182	0474 004 934		cdaher@ngssuper.com.au
Vincenzo Bruno Zappia (Vince)	435333	(02) 9273 7983		vzappia@ngsfp.com.au
Toby Perkins	1002908	0438 282 854	Level 1, 431-439 King William Street, Adelaide, SA, 5000	tperkins@ngsfp.com.au
Cheryl Ann Haines	1006485	(07) 3874 8305	Level 6, 157 Ann Street, Brisbane, QLD, 4000	chaines@ngsfp.com.au
Ian Michael McRae*	277138	0458 640 357	Level 2 East, The Wentworth Building, 300 Murray Street, Perth, WA, 6000	imcrae@ngssuper.com.au

*Ian Michael McRae is authorised under the Australian Financial Services Licences (AFSLs) of both NGS Super Pty Limited and Guideway Financial Services Pty Ltd, with both licensees having consented to the dual authorisation. Under Guideway's AFSL, Ian is authorised solely to provide personal financial product advice and dealing services strictly in connection with the implementation of advice documented in a Statement of Advice (SOA). Guideway does not authorise Ian to provide any other financial services.

What financial products can your Financial Planner help you with?

Guideway authorises Financial Planners identified in this FSG to provide financial product advice and deal on the following financial products to retail and wholesale clients:

- Basic deposit products such as bank accounts.
- Non-basic deposit products including term deposits with terms greater than 2 years.
- Government debentures, stocks and bonds.
- Life risk insurance products such as term life insurance, income protection and total and permanent disability.
- Life insurance with investment components such as insurance bonds.
- Managed investment schemes including Investor Directed Portfolio Services (including various wrap, master trust products and administration services).
- Retirement savings accounts.
- Superannuation investments (including those offered through retail, industry superannuation funds, and limited issues involving self-managed superannuation funds), and
- Securities (limited).

What financial products can your Financial Planner recommend?

Your Financial Planner is only authorised to advise and deal in products that have been researched and approved by Guideway and are listed in our Approved Product List (APL) or otherwise approved by Guideway. If you would like a copy of our APL, please contact us.

What types of advice and strategies can your Financial Planner help you with?

These authorisations allow your Financial Planner to provide financial advice on a range of strategies including:

- financial planning
- retirement planning
- centrelink
- wealth creation
- investment advice
- personal insurance
- superannuation (including defined benefits and lifetime pensions)
- redundancy.

Information about your Financial Planner's financial service history, qualifications and professional memberships

You can access this information on the MoneySmart Financial Advisers Register. **https://www.moneysmart.gov.au/investing/financial-advice/financial-advisers-register**. This register is operated by the Australian Securities and Investments Commission (ASIC). You can also request this information by contacting NGS Super or Guideway.

NGS Super Client Support team

Guideway also authorises the following Client Support Officers to provide you with dealing services (implement your advice). They are not authorised to provide you with general or personal financial product advice.

Support team	Authorised representative #	Contact number	Office location	Email
Laura Jayne Tricker	1251144	(08) 8418 2427	Level 1, 431-439 King William Street, Adelaide, SA, 5000	ltricker@ngssuper.com.au
Melissa Panetta	1276873	(07) 3874 8303	Level 6, 157 Ann Street, Brisbane, QLD, 4000	mpanetta@ngssuper.com.au
Tina Maiorana	1276874	(02) 9273 7957	Level 1, 44 Market Street, Sydney, NSW, 2000	tmaiorana@ngssuper.com.au

These Authorised Representatives are authorised to deal the following products to retail and wholesale clients:

- Basic deposit products such as bank accounts.
- Non-basic deposit products including term deposits with terms greater than 2 years.
- Government debentures, stocks and bonds.
- Life risk insurance products such as term life insurance, income protection and total and permanent disability.
- Life insurance with investment components such as insurance bonds.
- Managed investment schemes including Investor Directed Portfolio Services (including various wrap, master trust products and administration services).
- Retirement savings accounts, and
- Superannuation investments (including those offered through retail, industry superannuation funds).

What financial services do we provide?

General financial product advice (general advice)
General advice provides you with information about a financial product or service. It can help you learn more about these products or services and assess whether a product or service is right for you. It does not consider your financial situation, needs or objectives ("your circumstances"). General advice may be verbal or in writing.

If you receive any general advice, you should carefully consider its appropriateness in light of your situation as the Authorised Representative gives it without considering your circumstances. If the general advice you receive is about a particular financial product, you should also obtain a copy and review the Product Disclosure Statement before making a decision.

Personal financial product advice (personal advice)
Personal advice is advice that considers your objectives, financial situation or needs. When you receive personal advice, you will receive a Statement of Advice or Record of Advice that documents and explains your Financial Planner's advice.

In order to provide personal advice your Financial Planner needs to obtain information from you that will enable them to determine the appropriate strategy and products that will be suitable for your circumstances and will assist you to achieve your goals. It is important you provide complete and accurate information. You are not obliged to answer the questions your Financial Planner asks however, if you don't, your planner may not be able to provide you with any advice.

If your Financial Planner provides you with personal advice and the information they receive from you is incomplete, inaccurate or insufficient, the advice you receive may not be appropriate and you will need to consider it in light of your circumstances.

Tax (financial) advice
Your Financial Planner may include information about the tax implications of their advice in the SOA or ROA they provide to you. We do not intend for you to rely on this this information to satisfy liabilities or obligations or claim entitlements that arise, or could arise, under a taxation law. If you wish to rely on this information for this purpose, you should request advice from your accountant or registered tax agent to confirm its accuracy.

Dealing services – with personal advice
If your Financial Planner provides you with personal advice, they may assist you with implementing this advice. This includes the arrangement of your investments with the respective financial product issuers. This process is known as dealing.

Dealing services – without personal advice
Some Authorised Representatives may also provide you with dealing services, without providing you with personal advice. Your Authorised Representative can confirm if they are authorised to provide this service. They will only do so when you explicitly request your Authorised Representative's assistance with implementing your instructions. For example, you may instruct your Authorised Representative to increase your investment in a particular financial product.

If you request dealing services without personal advice you should be aware that the Authorised Representative will not

form a view or make a recommendation as to whether the actions you have asked us to perform on your behalf are appropriate for you or in your best interests. You therefore risk making a financial decision that may adversely affect you. For this reason, you are recommended to consider obtaining personal advice before you request this service.

What can't your Authorised Representative do?

- act as a trustee on your behalf.
- act under a power of attorney on your behalf.
- act as your legal personal representative or executor/ executrix.
- hold or control your funds or investments.
- perform a Portfolio Management Service.

Your Authorised Representative may conduct separate business activities such as accounting, mortgage broking and other services. Guideway is only responsible for the financial product advice you receive under Guideway's AFSL.

How our advice process works

Step 1. Initial meeting
Your first meeting with your Financial Planner does not attract a fee.

The purpose of this meeting is for you to learn more about how your Financial Planner operates and for your planner to determine how they may best help you. This will usually involve your planner asking questions about why you are seeking advice, your goals, financial situation and needs. By the end of the meeting your planner will generally be able to determine whether they can assist you with personal advice that is in your best interests.

If you decide to proceed with receiving personal advice, your planner will provide you with a fixed price quote to prepare and document their advice to you in a Statement of Advice. Personal advice is only provided at the initial meeting if you request time critical advice and your planner determines it is appropriate to provide this service.

Step 2. Statement of Advice (SoA) presentation
When your personal advice has been prepared, your planner will present it to you as a Statement of Advice.

Your SoA will be presented and discussed either face to face or we will post you the SoA and discuss it with you over the phone once received. This presentation discussion allows you to ask any questions you may have, while also providing your Financial Planner with the opportunity to explain the recommended strategies and how they help you to achieve your goals and objectives. You will have the opportunity to consider your SoA and any other relevant documentation (such as Product Disclosure Statements) before you commit to any changes. This will allow you to take the time to understand our advice, read about the financial products we have recommended, and decide whether to proceed with implementing our advice.

Step 3. Implementation
If your Financial Planner offers advice implementation services as part of their advice process, they will provide you with an Authority to Proceed (ATP) with your SoA. The ATP authorises your planner to implement the advice contained within your SoA. If you do not sign and return the ATP, then your planner will not implement your advice.

You will also be required to sign any documentation including forms required by the respective product issuers. Your planner will then get started with implementing your advice to ensure everything is set up correctly.

How can you give us instructions about your financial product/s?

You may tell your Authorised Representative how you would like to give instructions, for example by telephone, fax, email or other means.

Guideway and your Authorised Representative will only act on your clear written instructions. Further, as a safeguard to you, we will only implement advice within an SoA or RoA with a signed Authority to Proceed.

For your own protection, you should not:

- Sign any blank forms or documents.
- Appoint your Authorised Representative to act as your attorney or authorised signatory.
- Nominate your Authorised Representative to receive your statements without you also receiving a copy.
- Give your Authorised Representative unclear or misleading instructions or false information.

What fees do we charge?

Your Financial Planner will discuss and agree on a fee structure with you before you receive personal advice. The types of fees you can be charged are listed below. You may be charged a combination, or part of, any of these fees.

- **Statement of Advice preparation & implementation** – your Financial Planner may charge fees for the preparation and implementation of personal advice. These fees will be based on your individual circumstances, the complexity of your situation and the time it takes to prepare personal financial advice for you.
- **Other service fees** – your Financial Planner may charge an hourly rate to provide you with ad-hoc services. An example of these services includes dealing only (implementing your instructions) or appointment fees.

These fees are either invoiced to you directly, or in some circumstance, deducted from your investments or financial products. Guideway and our Authorised Representatives do not accept cash payments under any circumstance.

Service	Fee charged (incl. GST)
Financial advice fee	
Statement of Advice preparation & implementation	• NGS Investment Advice only $990 • Limited $1,870 • Standard $2,750+ • Complex $3,500+
Other fees that may be payable	
First / initial meeting (general advice only)	$0
Additional / review meetings (general advice only)	$330

How are the SoA fees determined?
The fee for the preparation of a SoA is determined after considering a number of factors, including the time it is expected to take to prepare and implement the advice.

For example, the fee for an initial SoA involving NGS investment advice only would cost $990 (incl GST). The fee would increase based on advice needs, the number of areas to be covered and the level of complexity involved. Advice on more than one issue or topic would typically start from $2,750 (incl. GST) and complex advice involving multiple products and/or recommendations would start from $3,500 (incl. GST). In complex circumstances, for instance where there are multiple tax structures or product issuers, this fee may be higher.

The SoA you receive will only be valid for a period of thirty (30) days. If you need more time you should contact your planner and discuss this with them.

How is your Authorised Representative paid?

Your Authorised Representative is a salaried employee of NGS Super and does not receive any fees or commissions paid in connection with the financial services or financial products referred to in this FSG. You may request particulars of your Authorised Representative's remuneration structure at any time before we provide you with a financial service.

Does NGS or your adviser receive commissions or fees for referrals?

Neither NGS or your adviser will receive any commissions from any product issuers in connection with any financial services provided to you by your Authorised Representative. Neither NGS Super or your Authorised Representative pays or receives referral fees.

Other benefits or remuneration

Non-monetary benefits
Non-monetary benefits such as training or information sessions from third parties or non-related entities (for example a product provider or insurer) may be received by your Authorised Representative, their employer, Guideway employees and directors or a Guideway-related entity. Each benefit may not exceed $250 per person and will be recorded in Guideway's alternative remuneration register. These non-monetary benefits will not influence the advice you receive from your Authorised Representative.

Alternative remuneration
If you are provided with an SoA, any alternative remuneration that may reasonably be considered to influence the advice will be disclosed in that SoA.

Does Guideway have any relationships or associations which might influence the financial services you receive?

Guideway is not a member of any financial group, but may from time to time have associations with product issuers (e.g. superannuation funds) and financial services providers who may appoint or enter into arrangements with Guideway to provide services. Under these arrangements, Guideway may receive fees for providing licensing services under our AFSL, as well as fees for providing various support services such as research, compliance, technical, software systems, peer reviews, administration and training assistance.

Fees paid by your Authorised Representative and their employer to Guideway

Guideway is paid a fee by NGS Super Pty Limited ABN 46 003 491 487 (NGS Super) and NGS Financial Planning Pty Ltd ABN 89 134 620 518 (NGSFP) for authorising some of NGS Super's employees to provide advice under Guideway's AFSL, as well as fees for providing various support services such as research, compliance, technical, software systems, paraplanning, peer reviews, administration and training assistance. These services are set out under an agreement Guideway has with NGS Super and NGSFP.

Further, under a service agreement with NGSFP, NGS Super has agreed to pay the costs incurred by NGSFP in providing financial planning services to members. This payment is expected to be an amount by which the costs incurred by NGSFP exceed the 'Financial Advice Fees' paid by members who receive advice from your Authorised Representative. This payment may also apply to other Authorised Representatives and staff employed by NGS Super Pty Limited in connection with financial planning services.

NGS Super also holds an AFS Licence 233154, RSE Licence L0000567, and is the trustee of NGS Super ABN 73 549 180 515. NGS Super does not authorise your Financial Planner to provide financial product advice.

Your Authorised Representative does not pay fees to Guideway.

If you would like to know more about these arrangements, prior to receiving our services, please contact Guideway.

Relationships between Guideway, your Authorised Representative and their employer
Guideway is not a related party of NGS Super or NFSFP and is required by law to ensure that its Authorised Representatives comply with their professional and legal obligations.

If you receive a financial service by an Authorised Representative of Guideway in relation to the superannuation scheme of which NGS Super is trustee, you should be aware that NGS Super is both the trustee of the superannuation scheme and the Authorised Representative's employer. NGS Super may charge fees in connection with an investment in the superannuation scheme. In some circumstances NGS Super may charge the superannuation scheme a fee for the advisory services provided. These fees are disclosed in the Product Disclosure Statement.

NGS Financial Planning Pty Ltd ABN 89 134 620 518 (NGSFP) is jointly owned by NGS Super Pty Limited, The Association of Independent Schools of New South Wales Limited and the New South Wales & Australian Capital Territory Independent Education Union.

Guideway, your Authorised Representative and their employer do not have any other relationship or associations that might reasonably be expected to influence your advice other than those discussed already within this FSG.

NGS Super's Privacy Policy is available from **http://www.ngssuper.com.au/privacy**

If you would like a hardcopy of these policies, please contact Guideway or your Authorised Representative. If you wish to examine your file or have any other queries in relation to your privacy issues, please contact Guideway.

What should you do if you have a complaint?

If you are not satisfied with the service you receive from your Authorised Representative while they are acting under Guideway's AFSL, you can lodge a complaint to Guideway.

If you wish to lodge a complaint please send an email to **advice@guideway.com.au** and outline the details of your complaint. Alternatively, you can phone or write to Guideway (using the contact details in this FSG). Please address your complaint to the Guideway Resolution Officer.

After your complaint has been received, we will generally contact you within 1 business day to acknowledge your complaint.

Where possible, we will endeavour to satisfactorily resolve the issue with you within 5 business days. If we resolve the issue to your satisfaction within this timeframe, we will generally not provide you with a written response unless you request one.

It is not always possible to respond to your complaint within 5 business days as some issues are more complex than others. The maximum amount of time we can take is 30 calendar days, unless we notify you there will be a delay in our response due to the complexity of the case and/or circumstances outside our control.

You may also pursue the matter through an external dispute resolution process (although this generally only proceeds after a complaint has gone through the internal complaints handling process or if we notify you of a delay). Guideway is a member of the Australian Financial Complaints Authority (AFCA), an external dispute resolution scheme established to resolve complaints about member companies. AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA using the details below:

Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001
Phone: 1800 931 678 (free call)
Email: **info@afca.org.au**
Website: **www.afca.org.au**

Please note that the complaint procedures set out in this FSG do not apply to complaints you wish to lodge or make against the product issuer of the product in which you invest (such as trustees of superannuation funds or responsible entities of managed investment schemes). For details of how to make such complaints, refer to the PDS of the relevant product.

Professional Indemnity Insurance

Guideway has a professional indemnity insurance policy in place that covers claims in respect of the financial services detailed in this FSG where provided by its authorised persons (authorised acts), such as your Financial Planner.
These authorised acts are covered even where the authorised person ceases to be so authorised. Guideway believes that this policy satisfies the requirements of section 912B of the Corporations Act.

How can I contact Guideway?

Phone: (03) 9039 6519
Email: advice@guideway.com.au
Adress: Level 3, 91 William Street Melbourne VIC 3000
Website: https://www.guideway.com.au

Please keep a copy of this FSG for your records and future dealings with Guideway or your Authorised Representative.

Privacy Collection Statement

We collect personal information from you to provide financial advice or credit assistance and related services. We may also collect your personal information from third parties, such as from our Authorised Representatives and Credit Representatives, product issuers (e.g., super funds), insurers, platform operators, your professional advisers, health professionals (with your consent), and government agencies (including Services Australia, if you authorise us to act on your behalf).

The purposes for which we collect your personal information include to:

- deliver our main financial advice and credit services;
- verify your identity and comply with related legal obligations (including anti-money laundering requirements);
- assist with applications to superannuation funds, product issuers, insurers, lenders and Government agencies;
- arrange services through external providers and partners;
- meet our compliance, record-keeping, training and other similar legal obligations.

Depending on the service provided, we may disclose your personal information to:

- people you authorise to act on your behalf, such as your financial adviser, solicitor, accountant, executor, administrator, trustee, guardian or attorney;
- financial product and service providers, including super funds, platform operators, insurers, lenders, credit providers, financial planning software providers and paraplanners;
- cloud and technology service providers (including Microsoft Azure, which may provide AI and data processing services to us)
- our Authorised Representatives and Credit Representatives we authorise;
- medical practitioners and health service providers, where required for insurance or related advice;
- companies involved in the payments system, including financial institutions, merchants and payment processors;
- organisations engaged to support our business functions, such as auditors, compliance consultants, IT service providers, data storage providers, and marketing and communications providers;
- our professional advisers (such as solicitors and insurers), courts, tribunals and dispute resolution bodies;
- credit reporting bodies and lenders;
- other organisations that provide products or services in partnership with us, so they can provide services to you or contact you on our behalf; and
- regulators, Government agencies, law enforcement bodies and other parties to whom disclosure is required or authorised by law (including both Australian and overseas authorities, where applicable).

Some of our service providers are located overseas, and may store and/or process your personal information in a jurisdiction outside of Australia (which means we are likely to disclose your personal information overseas, including in particular to our service providers in the United States and Singapore).

If we record interactions with you (such as phone or video calls), we may use technology, including artificial intelligence tools, to generate transcripts and summaries for compliance and record-keeping purposes. These records form part of your client file. Please let us know if you do not wish for an interaction to be recorded.

Generally speaking, there is no legal requirement for you to provide us with your personal information. However, if you don't do so, we may not be able to provide you with some of our services. In addition (and more specifically), you are not required by law to provide your Tax File Number (TFN) or identification information (such as driver licence or passport) to us. However, if you choose not to provide these details, additional tax may be withheld from your superannuation benefits (if you also withhold your TFN from your superannuation fund), and in some cases we may be unable to provide certain financial or credit services.

Our full Privacy Policy is available at **https://guideway.com.au/privacy** or by contacting us. It sets out in more detail how we collect, hold, use and disclose personal information, how you can access or correct your information, how long we keep records, how we protect your information, and how to make a complaint.

By engaging our services, you consent to us collecting, using and disclosing your personal information (including sensitive information such as health information, and your Tax File Number and identification information where relevant) as described in this document and in our Privacy Policy.

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Talk to us – we're here to help

You can contact us by calling **(03) 9039 6519**
or send an email to **advice@guideway.com.au**
Postal address: **Level 3, 91 William Street Melbourne VIC 3000**
or visit **www.guideway.com.au**

ngssuper.com.au

The information in this statement is general information only and does not take into account your objectives, financial situation or needs. Before making a financial decision, please assess the appropriateness of the information to your individual circumstances and consider seeking professional advice.

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