# Financial Services Guide

**Version:** 15 September 2026


**Essential Planner Pty Limited.**
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ABN: 54 101 598 879
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Cameron Kelly Authorised Representative No. 329947

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## Australian Financial Services Licensee


Essential Wealth Pty Ltd
ABN 95 680 315 137
AFSL: 562262
G01, 35-39 Scarborough Street Southport Qld 4215.

# Financial Services Guide
## Version: 15 September 2026

### Licensee:
Essential Wealth Pty Ltd (AFSL# 562262)

This FSG is authorised for distribution by Essential Wealth Pty Ltd.

### Authorised Representatives:
Essential Planner Pty Limited
(CAR ASIC# 1312057 ACN# 629 203 130)
Cameron Kelly (AR ASIC# 329947)

The Authorised Representatives act on behalf of Essential Wealth who is responsible for the services that they provide.

Suite G01, 35-39 Scarborough Street,
Southport. QLD. 4215.

### Purpose of this FSG
This FSG will help you decide whether to use the services that we* offer. It contains information about:

- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services.

* In this document 'we' refers to the Authorised Representatives set out above.

### Not Independent
We do not charge you a fee for our advice on risk insurance policies as we are paid a commission by the product provider. Our advice on risk insurance is therefore not independent, impartial or unbiased. In all other cases, we charge a fee for our advice services and do not receive commissions or other payments from product providers.

### Our services
We are authorised to provide personal advice, general advice and dealing services in the following areas:

- Superannuation (inc SMSF's)
- Retirement planning
- Portfolio management
- Managed investments
- Securities (direct shares)
- Personal risk insurance
- Debt management

### The financial advice process
We recognise that the objectives and personal circumstances of each client are different.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice (SoA) which you can take away and read.

The SoA will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

We will provide you with a Product Disclosure Statement (PDS) where we recommend a financial product other than securities. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about our advice and the products we recommend.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice, it will be documented in a Record of Advice (RoA) which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

## Fees

### Initial Advice Fees

Our initial advice fees include meeting with you, the time we take to determine our advice and the production of the SoA. They will be based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

Our initial fee is a flat fee and does not have any additional implementation charges.

### Annual Advice Fees

Our annual fees depend on the services that we provide to you. They may be an agreed fixed fee or calculated as a % of your account balance. They are paid monthly in the first year and as a flat fee annual fee in subsequent years that you will opt-in to at each annual review. Our services and fees will be set out in an agreement with you.

## Insurance Commissions

We receive a one-off upfront commission when you take out an insurance policy that we have recommended. We also receive a monthly commission payment for as long as you continue to hold the policy. The commission will vary depending on the recommended product and will be documented in the SoA or RoA.

## Strategic relationships

We may refer you to the services provided by other businesses in the Essential Group where we have an ownership interest and will benefit where you use their services.

- AFM Accountants
- Essential Business Advice
- Essential Loans

Cameron Kelly is the sole owner of Essential Business Advice and the co-owner of Essentials Loans.

## Other Benefits

We may receive other benefits from product providers such as training, meals and entertainment. Details of any benefits received above $100 will be maintained on a register which is available to you on request.

## Adviser Remuneration

Cameron Kelly is the sole director and owner of Essential Planner and benefits from the profits generated by the business.

## Making a Complaint

We endeavour to provide you with the best advice and service at all times. If you are not satisfied with our services, then we encourage you to contact us. Please call us, send us an email or put your complaint in writing to our office.

If you are not satisfied with our response, you can lodge a complaint with the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or via their website www.afca.org.au. AFCA provides fair and independent financial services complaint resolution which is free to consumers.

Essential Wealth Pty Ltd holds Professional Indemnity insurance which satisfies the requirements for compensation arrangements under section 912B of the Corporations Act. It covers the financial services provided by current and past representatives.

## Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information. Our Privacy Policy is available on request and online here Essential Wealth Privacy Policy.