SYDNEY FINANCIAL GROUP

Financial Services Guide

Version 7 | 2 September 2026

Financial Services Guide

This Financial Services Guide was prepared and issued with the authority of Bluewater Financial Advisors | Australian Financial Services License No. 411846

Bluewater Financial Advisors Pty Ltd | ABN 99 153 118 533 |
AFSL 411846 Level 57 MLC Centre Martin Place, Sydney, NSW 2000
P: 1300 799 101
E: info@bluewaterfinancial.com.au

Version 7 | 2 September 2026

Bluewater Financial Advisors (BFA) holds an Australian Financial Services Licence (AFSL) Number 411846 and authorises Financial Advisers under its AFSL. Our contact details are listed above. BFA is responsible for any advice you receive.

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services we offer and whether they are suited to your needs. This FSG also provides you with important information on how to engage with your Adviser.

This FSG is an important document which we are required to provide to you as a condition of our Australian Financial Services Licence (AFSL).

It contains information about:
- Information about BFA as an AFSL holder
- The documents you may receive
- Other forms of remuneration or benefits that exist
- Information about privacy (i.e. collection, use and handling)
- Our complaints procedure
- Our compensation arrangements
- Details of your Adviser and responsibilities for providing financial services
- What your Adviser is authorised to do
- Details on how you can instruct your Adviser
- All forms of remuneration received by your Adviser

When you are provided advice, your adviser is required to comply with the Best Interests Duty and will always act in your best interest.

Not Independent

Bluewater Financial Advisers (Bluewater) and your adviser may receive commission based on your premium for the duration of time you hold an insurance policy, fees basedon the volume of assetsunder advice and gifts and other non- monetary benefits. For these reasons, we are unable to refer to ourselves as ‘independent’, ‘impartial’ or ‘unbiased’.

Bluewater Financial Advisors and Sydney Financial Group

About Bluewater:

Bluewater Financial Advisors Pty Ltd is a privately owned and operated Australian company that is not owned or associated with any Bank, Insurer or Funds Management business. Bluewater is a Principal Member of the Association of Independently Owned Financial Professionals (AIOFP), an Affiliate Member of the Association of Financial Advisers (AFA) and The Tax Institute.

BFA is the Licensee that authorises Sydney Financial Group Pty Ltd to provide advice to retail and wholesale clients and is ultimately responsible for the advice provided to you.

Sydney Financial Group Pty Ltd is responsible for any Authorised Representatives operating under that business, to provide the following financial services on behalf of BFA:

1. provide financial product advice, and
2. deal in a financial product by arranging for another person to issue, apply for, acquire, vary or dispose of a financial product

Approved product list

Your Adviser can provide advice on a wide range of financial products however, they are required to recommend those approved by BFA which can be found on the BFA Approved Product List (APL). Your Adviser will assess whether the products on the APL (investment, superannuation and insurance) are suitable for you. The APL is compiled by BFA and seeks to remove conflicts from the advice process (where possible). You will be provided with a Product Disclosure Statement (PDS) or other disclosure documents (as available from the issuer), if we recommend a financial product.

Our obligations to You

Our initial obligation at the start of the relationship is to fully inform you of your rights, entitlements and detail the services we provide. This FSG is intended to inform you of certain matters relating to your relationship with us prior to you being provided with any Authorised Financial Service. This FSG covers who we are, as Authorised Representatives of Bluewater Financial Advisors Pty Ltd, how we are remunerated and the method by which we engage our professional advice process. It is intended that this document should assist you in determining whether to use any of the services described. It is our duty to provide you with this document at the first available opportunity.

Continuity of Service

Sydney Financial reserves the right to appoint an alternate representative to manage and service your requirements. Should this occur, we may contact you to advise you of the change.

Getting Started

Who is your Adviser?

Your adviser is an employee &/or representative of Sydney Financial Group Pty Ltd, and an Authorised Representative of Bluewater Financial Advisors Pty Ltd.

Before Receiving Advice

Will we provide you with advice suitable to your needs and financial circumstances?
Yes. To provide quality advice, you need to supply us with your individual goals and objectives, your financial situation and your needs. You have the right not to divulge this information; if you do not wish to do so then we are required to warn you about the potential consequences of us not having your full personal information prior to providing advice. You should read the warnings carefully and ask our Authorised Representative about these consequences if you are unsure.

What should you know about the risks of the financial products or strategies we recommend to you?
Your adviser will explain to you any significant risks related to the financial products and strategies recommended to you.

What information do we maintain in your file and can you examine your file?
Sydney Financial Group will maintain a record of your personal profile, which includes details of your goals and objectives, financial situation, needs, copies of recommendations made to you and any products acquired by you. Internal member databases are maintained, and portfolios are reviewed on a regular basis subject to your membership agreement. If you wish to examine your file, we ask that you make this request via email to: info@sydneyfg.com.au and allow up to fourteen (14) working days for the information to be forwarded. You may be charged a fee to cover the cost of preparing any material requested. If the information sought is extensive, you will be advised of the likely cost in advance and can help to refine your request if required.

Provision Of Advice

Personal advice
Before we can give you advice, which is appropriate and in your best interests, you will need to give us details of your personal objectives, current financial situation, needs and any other relevant information. You can choose not to provide us with this information, but any advice we give you will be general in nature and may not be appropriate to your objectives, financial situation and needs. If you are a retail client, you should read the warnings contained in the SoA carefully before making any decisions relating to a financial product.

If we give you personal advice, we will maintain a record of your personal profile, including details of your objectives, financial situation and needs. We will also maintain records of any recommendation made to you. For information on how to access personal information about you, please refer to the section 'Your Privacy' below. We will only give personal advice to you if you secure the services of one of our representatives.

Other documents you may receive:
Statement of Advice (SoA)
Unless you're a Professional Investor, Sophisticated or Wholesale Client any financial advice we provide to you will be confirmed in writing in either a Statement of Advice (SoA) or a Record of Advice (RoA).
In these cases, unless we warn you otherwise, our advice will consider your personal circumstances, needs and goals. You should read the SoA or RoA carefully, to ensure that you fully understand any recommendations we make. Do not implement our advice unless you do.

When will you receive a Compliance Documents/ Statement of Advice (SoA)?
The information will be recorded in a Client Information Questionnaire (Client Fact Find) and you will be asked to sign that document, so you are sure it accurately reflects what was discussed. In some cases, an email reply stating its accuracy will suffice.

Initially, your advice will be documented in a SoA, which will detail and consider your current financial situation and requirements.

The SoA provided will outline:
▪What the advice covers (the scope).
▪Details of why you are seeking advice (i.e. your goals and any specific requirements).
▪Your personal circumstances (financial, health and anything else relevant to the advice).
▪The advice itself and any recommendation being made (strategic and/or financial products)plus the advantages, disadvantages and any risks involved.
▪Any payments to us (fees, commissions or other benefits) and how that is determined.
▪Any associations we have that may influence the advice provided to you.

Can you tell us how you wish to instruct us to buy or sell your financial products?
Yes. You may specify how you would like to give us instructions, for example by telephone, email, or other means or specify how the instructions are to be given. Sydney Financial may need further clarification prior to proceeding.

How will you pay for the services provided?
Your adviser may charge you a fee for providing Advice and/or Financial Services. The amount and how you choose to pay for it may vary based on whether it is a fixed fee, commission, or combination of those. All fees and commissions are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

How Sydney Financial Group & their Representaives are paid:

Sydney Financial Group pays a fixed fee to Bluewater Financial Advisors Pty Ltd. Bluewater Financial Advisors Pty Ltd consequently pass 100% of the revenue generated via advice fees and commissions to Sydney Financial Group. Any fees, charges or commissions payable to BFA will be disclosed in advice documents provided to you.

All fees and/or commissions charged will be fully detailed in any advice document you receive. All fees disclosed below are inclusive of GST. The payment options may include:

Advice preparation:
In some cases, we will charge to develop your Advice document. The minimum fee charged is generally $550. The maximum fee may be up to $11,000. If relevant, all advice preparation fees will be disclosed & agreed upon, prior to commencing work.

Implementation Fee / Establishment fee:
The Implementation Fee & or Establishment fee is either an asset-based fee structured as a percentage of the size of the investment portfolio or a flat dollar amount. This is a deduction from your investment & relates solely to the work associated with the product the fee is attached to. The minimum fee charged is generally $550. The maximum fee may be up to $22,000 or 4.4% of the value, whichever is greater. All fees will be disclosed in advice documents provided to you.
For example, a 1.10% advice Implementation Fee & or Establishment fee on a $300,000 investment would equal a $3,300 fee payable.

Ongoing fee Arrangement (OFA):
If you elect to enter into an OFA, you will pay an ongoing fee for the ongoing reviews of your product. The minimum ongoing fee is generally $1,100 p.a. The maximum fee may be up to 2.2% of your assets under management or $3,300 per annum, whichever is greater. All fees will be disclosed & agreed in advice documents provided to you. Sydney Financial requires your consent to continue that (OFA) on an ongoing basis. If you elect to end the arrangement, we have an obligation to stop all ongoing fees charged under that OFA arrangement. Please refer to our OFA agreement for more details.

Fixed Term agreement:
If you elect to enter into a Fixed Term Agreement with us, the agreement will remain in place for a period of 12 months and will have a specified end date. At that date, the agreement will automatically end, and you may choose to enter into a new agreement with us.

Adhoc advice / Fee for service:
A Fee for Service may be charged for certain services provided by Sydney Financial Group. A Fee for Service is based on an hourly rate of up to a maximum of $550.00. Any adhoc fees &/or a Fee for Service will be disclosed and agreed upon, prior to commencing work.

Insurance products:
Initial insurance commissions are a one-off payment, calculated as a percentage of the insurance premium you pay. The commission is deducted from the premium paid.
The ongoing insurance commissions is payable during the life of your policy & we may receive up to 66% of the premium in the first year of the policy with a maximum trailing commission of 22%, on the ongoing renewal premium.
For example: If you obtain a insurance policy through us for $1,000, the commission we receive in the first year will be $660 (66%) & $220 (22%) in the second year.
If the policy was issued before 1 January 2020 commission of up to 130% may apply to additional cover.

Other payments we may receive:
We will provide you with details of all fees, commissions or other benefits we may receive when we provide advice to you. If we cannot provide this accurately, we will provide worked-dollar examples.

Referral Fees and Commissions:
In some situations, we receive referral fees or commissions from external parties. We disclose the referral arrangements to you whenever we refer you to an external party.

A third-party referrer may receive a referral fee or commission for introducing you to us. Any such payment will be made by us and will not result in any additional cost to you. Full details of any applicable referral fee, will be disclosed in your Statement of Advice (SoA).

Sydney Financial Group Pty Ltd may also pay a referral fee to another party (up to $500) in the form of a voucher, if you proceed with our advice & become an ongoing client. If relevant, referral fees are disclosed in your Advice document & are not part of the fees you pay us. Please contact your adviser directly, should you have any further questions regarding referral fees.

How will my adviser be remunerated for the services provided?
If your Adviser is employed by a Corporate Authorised Representative your Adviser may be paid a salary (including bonus payments) &/or receive profit share from fees and commission paid to that Corporate Authorised Representative. If your Adviser is contracting (directly or indirectly) to a Corporate Authorised Representative, your Adviser may receive ongoing payments (including bonus payments) &/or receive profit share from fees and commission paid to that Corporate Authorised Representative.

Any shareholders may be entitled to a share of profits.

Conflicts of Interest

Do we have any association or relationship with a Financial Product Provider?
We do not have any relationships nor receive any conflicted remuneration that may influence the advice provided to you.

Do we have any associations with any lending companies?
Yes. From time to time, Sydney Financial Group Pty Ltd and/or your Adviser may have referral arrangements or other business relationships with mortgage brokers, credit providers or other lending businesses.

Where appropriate, and with your consent, we may refer you to one of these businesses for services that are outside the scope of the financial advice we provide. If you proceed with a business to which we have referred you, Sydney Financial Group Pty Ltd and/or your Adviser may receive a referral fee, commission, share of revenue or other financial benefit as a result of the referral.

Where a financial benefit may be received, details of the relevant relationship and the nature of the benefit will be disclosed to you by that business, as required, before you proceed with the referred service. You are under no obligation to use any business we refer or introduce you to and are free to choose your own mortgage broker, lender or credit provider. Any credit or lending services provided by a third party are separate from the financial advice services provided to you under our Australian Financial Services Licence arrangements. Where applicable, the credit provider or mortgage broker will provide you with its own credit disclosure documentation.

Additional Benefits & Incentives
Sydney Financial Group and our Authorised Representatives may receive additional benefits from product providers we deal with. These will include sponsorship for making available professional development to our Authorised Representatives and may include lunches, invitations to sporting events, theatre tickets, branded promotional items, and occasional gifts such as Christmas hampers on special occasions, etc.

Statement Of Bluewater’s Privacy Policy

Bluewater & Sydney Financial Group is committed to ensuring the confidentiality and security of the information provided by you to us. We support and embrace the National Privacy Principles set out in the Privacy Amendment (Private Sector) Act 2000 and the protection afforded by this act for the security of private information held on ordinary Australians.

You may be requested to provide us with information about your personal circumstances and anything else relevant to enable us to provide appropriate advice to you. AUSTRAC requirements mean that your Adviser will need to confirm your identity by sighting and verifying documents such as your Passport and Driver License.

We will also collect information from you to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act. We will generally collect this information directly from you however in some cases we will seek your authority to collect if from other parties such as your accountant or your superannuation fund. If you do not provide us with all the information that we request, we may not be able to provide our services to you.

All personal information we gather from you, as well as any advice provided to you is maintained in a file. We only keep your Tax File Number and sensitive personal information if we have your written permission. If you would like to examine your personal information, please let your Adviser know.

We will hold and use your personal information so that we can continue to provide our services to you. We will only disclose your personal information to external parties where: The law requires us to do so, you consent for us to do so, consider whether there are other parties where there may not be consent. If you have any complaints about how we handle your private information, please contact a member of Sydney Financial Group by phone on 1300 553 306 or email on info@sydneyfg.com.au. We take your privacy seriously and will address your concerns through our complaints handling process. A full copy of our Privacy Policy is available on our website sydneyfg.com.au.

If you believe you do not receive a satisfactory resolution to your concern, you may contact the Office of the Federal Privacy Commission. The web site of the office of the Federal Privacy Commissioner is www.privacy.gov.au

Complaints

Who can you contact if you have a complaint about the provision of the financial services to you?
We endeavor to provide you with the best advice and services – always. If you are not satisfied with our services, we encourage you to contact us at our office or put in writing via email to info@bluewaterfinancial.com.au and tell us about your complaint.

How we handle complaints
We are committed to providing you with quality advice. If you are unhappy with our services, we would like you to tell us about it and let us know how you think we can fix it.

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

- Contact your adviser
- Contact Bluewater Financial Advisors at the office on 1300 779 101.

Alternatively, if you prefer to submit a written complaint, please do so to:

The Complaints Officer
GPO Box 4523
Sydney NSW 2000
E: info@bluewaterfinancial.com.au

We will acknowledge receipt of a complaint within 24 hours (or one business day), however, where this is not possible, acknowledgement will be made as soon as practicable.

Your complaint will be assessed, and you will be advised of the outcome, either by telephone or in writing.
If any issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides an independent financial services complaint resolution that is free to consumers.

You may lodge a complaint with AFCA if:
Your complaint relates to a Bluewater service; and You are not satisfied with our response after 30 days.
Bluewater is a member of AFCA, you can contact AFCA via the following, quoting membership number 28547.

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

Complying Compensation Arrangements
BFA has Professional Indemnity Insurance in line with legislative requirements. This includes coverage for claims in relation to the conduct of current and former Advisers (no longer authorised by BFA). If you would like more information, please contact us.

TRUNG HIEU Nguyen(Justin)

Financial Advisor

1300 553 306

justin@sydneyfg.com.au

Level 5, 1C Homebush Bay Drive
Rhodes NSW 2138

About Justin

Trung Hieu Nguyen, also known as Justin Nguyen, joined the team in 2018 and has around 7 years' experience working in and around the financial planning & accounting industry.

What services do we provide?

As an Authorised Representative of Bluewater Financial Advisors, Justin Nguyen is licensed to provide a comprehensive range of services which include:

·Financial and Lifestyle Planning
·Financial Coaching
·Retirement Planning Advice
·Cash Flow Management
·Annual Plan and Portfolio Reviews
·Superannuation & SMSF
·Personal Insurance Advice
·Wealth Accumulation and Investing
·Managed Investment Advice

Who is your financial coach?

Justin Nguyen will provide these services to you (Authorised Representative: 1295170).

Justin's qualifications are as follows:

▪Graduate Diploma of Financial Planning
▪Master of Professional Accounting
▪Bachelor of Business (major in finance & marketing)

Further details about Justin's experience can be found on the Financial Adviser Register on the ASIC website.

Your adviser is authorised to provide Personal Advice and deal in the following financial products:

▪Deposit and payment products (Deposits and payment products, non-basic Deposit Products)
▪Government Debentures, Stocks or Bonds
▪Life Products (Investment Life Insurance Products, Life Risk Insurance Products)
▪Managed Investment Schemes(Managed Investment Schemes, IDPS)
▪Retirement Savings Account Products
▪Superannuation (incl. Self-Managed Superannuation Funds)
▪Securities

Nicholas Raunjak

Financial Advisor

1300 553 306

nick@sydneyfg.com.au

Level 5, 1C Homebush Bay Drive
Rhodes NSW 2138

About Nick

Nicholas joined the team in 2018 and has around 5 years' experience working in and around the financial planning industry.

What services do we provide?

As an Authorised Representative of Bluewater Financial Advisors, Nicholas Raunjak is licensed to provide a comprehensive range of services which include:

·Financial and Lifestyle Planning
·Financial Coaching
·Retirement Planning Advice
·Cash Flow Management
·Annual Plan and Portfolio Reviews
·Superannuation & SMSF
·Personal Insurance Advice
·Wealth Accumulation and Investing
·Managed Investment Advice

Who is your financial coach?

Nicholas Raunjak will provide these services to you (Authorised Representative: 1295171).

Nick's qualifications are as follows:

▪Graduate Diploma of Financial Planning
▪Bachelor of Business and Commerce (major in finance sub majoring in accounting)

Further details about Nick's experience can be found on the Financial Adviser Register on the ASIC website.

Your adviser is authorised to provide Personal Advice and deal in the following financial products:

▪Deposit and payment products (Deposits and payment products, non-basic Deposit Products)
▪Government Debentures, Stocks or Bonds
▪Life Products (Investment Life Insurance Products, Life Risk Insurance Products)
▪Managed Investment Schemes(Managed Investment Schemes, IDPS)
▪Retirement Savings Account Products
▪Superannuation (incl. Self-Managed Superannuation Funds)
▪Securities

Jordan Green

Financial Advisor

1300 553 306

jordan@sydneyfg.com.au

Level 5, 1C Homebush Bay Drive
Rhodes NSW 2138

About Jordan

Jordan has over 12 years' industry experience in assisting clients achieve their financial and lifestyle goals.

What services do we provide?

As an Authorised Representative of Bluewater Financial Advisors, Jordan Green is licensed to provide a comprehensive range of services which include:

·Financial and Lifestyle Planning
·Financial Coaching
·Retirement Planning Advice
·Cash Flow Management
·Annual Plan and Portfolio Reviews
·Superannuation & SMSF
·Personal Insurance Advice
·Wealth Accumulation and Investing
·Managed Investment Advice

Who is your financial coach?

Jordan Green will provide these services to you (Authorised Representative: 404248).

Jordan's qualifications are as follows:

▪Diploma in Financial Services (Financial Planning)

Further details about Jordan's experience can be found on the Financial Adviser Register on the ASIC website.

Your adviser is authorised to provide Personal Advice and deal in the following financial products:

▪Deposit and payment products (Deposits and payment products, non-basic Deposit Products)
▪Government Debentures, Stocks or Bonds
▪Life Products (Investment Life Insurance Products, Life Risk Insurance Products)
▪Managed Investment Schemes(Managed Investment Schemes, IDPS)
▪Retirement Savings Account Products
▪Superannuation (incl. Self-Managed Superannuation Funds)
▪Securities

Steven Watson

Financial Advisor

1300 553 306

steve@sydneyfg.com.au

Level 5, 1C Homebush Bay Drive
Rhodes NSW 2138

About Steven

Steven has over 12 years' industry experience in assisting clients achieve their financial and lifestyle goals.

What services do we provide?

As an Authorised Representative of Bluewater Financial Advisors, Steven Watson is licensed to provide a comprehensive range of services which include:

·Financial and Lifestyle Planning
·Financial Coaching
·Retirement Planning Advice
·Cash Flow Management
·Annual Plan and Portfolio Reviews
·Superannuation & SMSF
·Personal Insurance Advice
·Wealth Accumulation and Investing
·Managed Investment Advice

Who is your financial coach?

Steven Watson will provide these services to you (Authorised Representative: 1238986).

Steve's qualifications are as follows:

▪Advanced Diploma of Financial Planning
▪SMSF Accredited

Further details about Steve's experience can be found on the Financial Adviser Register on the ASIC website.

Your adviser is authorised to provide Personal Advice and deal in the following financial products:

▪Deposit and payment products (Deposits and payment products, non-basic Deposit Products)
▪Government Debentures, Stocks or Bonds
▪Life Products (Investment Life Insurance Products, Life Risk Insurance Products)
▪Managed Investment Schemes(Managed Investment Schemes, IDPS)
▪Retirement Savings Account Products
▪Superannuation (incl. Self-Managed Superannuation Funds)
▪Securities