



Financial Services Guide

Dated 23 June 2025 V12

Squared Financial Solutions Pty Ltd



1300 346 752

14/20 Commercial Road Melbourne



contactus@squaredfinancial.com.au

VIC 3004



www.squaredfinancial.com.au

Australia

National Planning Partners Pty Ltd



1300 002 375

14/20 Commercial Road Melbourne



03 8692 6959

VIC 3004



contactus@nationalplanningpartners.com.au



nationalplanningpartners.com.au

Australia

1- About this Financial Services Guide

This Financial Services Guide ("FSG") is designed to assist you in deciding whether to use any of the financial services offered by National Planning Partners Pty Ltd (ACN 620 741 326) ("**we, our, us or National Planning Partners**").

This FSG is designed to provide you with general information about National Planning Partners' services and includes the following:

- Who we are and how you can contact us;
- The financial services we are authorised to provide to you;
- The cost of our services and how we are remunerated;
- The disclosure documents and statements you will receive;
- How we deal with your personal information; and
- Our internal and external dispute resolution processes.

This FSG was prepared on 23 June 2025 and replaces all previous versions.

Please contact us directly if you would like further information on this FSG or on any of our services.

2 - How to Contact National Planning Partners

This FSG is designed to provide you with general information about National Planning Partners' services and includes the following:

You can contact and find out more about us in the following ways:

By Mail	14/20 Commercial Road Melbourne VIC 3004
Telephone	1300 002 375
Email	contactus@nationalplanningpartners.com.au
Website	www.nationalplanningpartners.com.au

3 - About your Adviser and National Planning Partners, and Financial Services we Offer

Your adviser will provide you with financial services.

National Planning Partners holds Australian Financial Services Licence ("AFSL") Number 503734 issued by the Australian Securities and Investments Commission ("ASIC") and has authorised the creation of this Financial Services Guide.

Your adviser and National Planning Partners are authorised to provide the following services to retail and wholesale clients:

- Provide financial product advice and dealing services in relation to:
 - deposit and payment products limited to:
- basic deposit products; and
- deposit products other than basic deposit products;
 - debentures, stocks or bonds issued or proposed to be issued by a government;
 - life products including
 - investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
 - life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
 - interests in managed investment schemes including investor directed portfolio services;

- retirement savings accounts products (within the meaning of the Retirement Savings Account Act 1997);
- securities; and
- superannuation.

The Corporations Act 2001 defines various financial products and regulates the way in which clients can be advised about those products. National Planning Partners has a list of approved financial products. Please contact us on the details above if you would like a copy of our Approved Product List.

National Planning Partners is responsible for all financial services offered to you.

4 - Using our Services

If you wish to utilise our services, you may contact your adviser by telephone or email, or via any other method as may be mutually agreed.

Getting Started

To get started, your adviser will conduct an initial meeting with you. During this meeting, you must complete a Fact Find. The Fact Find requires you to provide an extensive amount of personal information, please take the time to collate all the information requested.

If possible, we request you bring a copy of certain documents to the initial meeting. The documents required will be confirmed by your adviser prior to the initial meeting.

Please provide your adviser with all other information that you feel is relevant to your circumstances.

Your adviser aims to provide advice that suits your circumstances and is generally appropriate and relevant to you. To do this we must first understand your financial profile.

Delivery of Advice

After the initial meeting, we will prepare a Statement of Advice ("SOA"). The SOA will be in writing and will be delivered to you either via email, in person or via post, as requested by you. Your SOA contains the information needed to understand our advice and the basis on which it is made. The SOA will include information about:

- the specific advice;
- the reasons for the specific advice;
- any fees or commissions;
- any associations or relationships that may influence the advice;
- the implementation plan; and
- any other relevant matters.

Record of Advice

Once you have been provided with a SOA, further advice may be provided to you in a Record of Advice ("**ROA**"). ROAs are issued when there has been no change in your personal circumstances or the basis of the advice set out in the SOA.

Retention of SOA and ROA

We retain all SOAs and ROAs for at least seven years and you may request a copy of the SOA or ROA at any time within that period. This request may be verbal or in writing.

Implementation and Review of Advice

The SOA will contain instructions on how the advice should be implemented. Your adviser will work with you to ensure that the advice is properly implemented.

Financial plans should be reviewed on at least an annual basis, if not more regularly. You should contact your adviser immediately if your circumstances change in any way, or if you believe for any reason the advice is not appropriate to you.

Time Limits and Responsibility for Implementing our Advice

You should not act on any recommendation after thirty (30) days of the date of the SOA without your adviser's written confirmation that our recommendations are still suited to you.

No responsibility will be taken for any advice acted on after thirty (30) days without your adviser's separate written confirmation that the advice is still suited to you.

We will not be responsible for any losses connected to our advice if it is not implemented by us, if you do not engage us as your adviser or if you cease to engage us as your adviser.

5 - Other Documents you May Receive

If your adviser recommends or refers you a particular financial product, platform, wrap account or managed fund you may also receive a Product Disclosure Statement ("PDS") prepared by the product issuer, which contains information about the particular product, including any relevant terms, significant risks and details of other fees and charges that may apply. This document will be provided to assist you in making an informed decision about that product.

Your adviser will also provide other documents as needed. These documents may include educational material, client agreements or other offer documents.

6 - Our Fees and Charges

National Planning Partners receives all fees, including commissions, in its capacity as a trustee of a bare trust for Squared Financial Solutions Pty Ltd and your adviser, and passes these fees on to Squared Financial Solutions Pty Ltd as soon as practical after receipt and is not beneficially entitled to any of these fees. Squared Financial Solutions Pty Ltd, as the employer of your adviser, pays a fee to National Planning Partners for its licensee services.

Advice Fees

Squared Financial Solutions Pty Ltd, on behalf of your adviser, will charge a fee for service for providing financial advice to you. In certain circumstances, Implementation Fees may also be charged depending on the strategy being implemented. A fee relating to the percentage of funds under advice may also be charged.

We will explain all fees payable by you prior to any advice or product being recommended to you and an invoice will be provided to you. You can request further particulars of remuneration, fees and commissions we receive by using the contact details provided in section 2.

Typical Fee Charged (Excluding GST)	
Strategy Paper (no advice)	\$1,000-\$2,400
Initial Advice Fee	\$3,200-\$15,000
Implementation Fee	\$1,200-\$4,000
Ongoing Advice Fee	\$3,600-\$15,000p.a.

There may be times where the fees charged fall outside of these ranges; all fees and commissions are disclosed fully in our initial advice and service agreements. Any changes to these fees and commissions are disclosed to you at the time of any further advice.

National Planning Partners will commit to implementing the financial advice recommendations in your Statement of Advice whereby you also agree to move forward with ongoing service. There is no obligation to proceed with implementation and ongoing service through National Planning Partners should you wish to implement your Statement of Advice recommendations personally.

Insurance Commissions

Initial and ongoing commissions from life insurance providers may be received by Squared Financial Solutions Pty Ltd, as the employer of your adviser. These fees are paid to Squared Financial Solutions Pty Ltd by the life insurance issuer of the life insurance product your adviser recommends to you and are included in what you pay for the life insurance product. The commissions vary and are dependent on the life insurance policy cost.

The initial commission of up to 60% (excl. GST) of your annual policy cost is paid in the first year by the life insurance product issuer to Squared Financial Solutions Pty Ltd. Ongoing commissions of up to 20% (excl. GST) on your annual policy cost are payments made by the life insurance product issuer to Squared Financial Solutions Pty Ltd in the years after the first year.

If you initiate an increase to your cover, Squared Financial Solutions Pty Ltd may receive initial and ongoing commissions on the annual increase to your life insurance policy cost. The ongoing commission on a client-initiated increase is only paid in respect of the period that starts from the first anniversary of the increase.

If the initial commission is equal to the ongoing commissions (as a percentage of your life insurance policy cost), Squared Financial Solutions Pty Ltd may receive up to 38.5% (excl. GST) of your annual policy cost.

Associations and Relationships which may Affect our Advice

We have associations with a wide range of Financial Product issuers and Service Provide. From time to time, we may refer you to other professional service providers, and we may refer you to related entities.

The following are related parties:

- Squared Home Loans Pty Ltd (ABN 52 619 492 956) Australian Credit Licence 384704

You are under no obligation to use the services of any of these related entities. Squared Financial Solutions Pty Ltd is not responsible for advice, services or information provided to you by any of these related entities and in all cases where an advice document is produced, referral fee amounts will be disclosed.

Non-Independent Statement

National Planning Partners Pty. Ltd. Do not claim to be independent under the Corporations Act definition as we may receive commissions from life insurance products, we provide advice on and place on behalf of clients, from time to time. We do not feel that this impacts on the advice provided to clients, as all insurance companies have the same commission caps.

8 - Making a Complaint

National Planning Partners have an internal dispute resolution process in place to resolve any complaints or concerns you may have. Any complaints or concerns should be made in writing and directed to our Complaints Officer on the details below:

Complaints Officer

National Planning Partners Pty Ltd

By Mail	14/20 Commercial Road Melbourne VIC 3004
Telephone	1300 002 375
Email	contactus@nationalplanningpartners.com.au

If your complaint cannot be resolved to your satisfaction after this process, you have the right to lodge a complaint with the Australian Financial Complaints Authority ("AFCA") on 1800 931 678. AFCA is an approved external dispute resolution scheme of which National Planning Partners is a member.

You may also contact the Australian Securities and Investments Commission ("ASIC") info line on 1300 300 630.

9 - Compensation Arrangements

National Planning Partners have professional indemnity insurance in place that complies with section 912B of the Corporations Act and ASIC Regulatory Guide 126. In particular our professional indemnity insurance, subject to its terms and conditions, provides indemnity for National Planning Partners and our representatives and employees in respect of our authorisations and obligations under our AFSL.

10- Our Privacy Policy

We understand that privacy is important to you. National Planning Partners is committed to protecting your privacy.

This Privacy Policy relates to the collection and use of personal information you may provide to us through this website.

Personal information is any information that can identify you. This may include sensitive information such as your health, race, religion or political beliefs. We may ask for sensitive information where it is required by law or where the information is needed to enable us to provide you with the financial products or services you need. In either case, we may collect such information incidentally. By providing us with sensitive personal information, you consent to us using the information subject to applicable laws.

In this website, “we”, “our”, and “us” may refer to National Planning Partners as a company. The following information provides an overview of how we will protect your privacy.

Collection of Personal Information

We may collect and hold personal information about you, information you provide to us, including fact finder forms or when you speak directly with our staff.

Please note that if we collect personal information electronically, we may do so by using “cookies”. A cookie is a packet of information which is sent by our website to your computer to track your use of our website and to allow you to effectively access your account information. This information is collected for security purposes and to protect the integrity of your account details.

Use and Disclosure of Personal Information

Your personal information is used only for the purpose for which it is collected, and that is for the purpose of providing you with the financial products and/or services you have requested or for such other purposes:

- notify you about our other services and marketing activities from time-to-time; and
- manage our relationship with you.

We will not disclose your personal information unless the disclosure:

- is required by law;
- has your consent (express or implied);
- is to product providers you were placed in by a National Planning Partners Financial Adviser;
- is to financial planners, brokers and those who are authorised by us to review our clients’ needs and circumstances from time-to-time;
- is to other entities within the National Planning Partners group, but only if this is necessary in order for us to provide you with services; or
- is to organisations with whom we have a business relationship that have strict confidentiality rules. You agree that not all recipients of your personal information may have privacy policies
- similar to ours and you consent to the disclosure of your personal information for those purposes.

If at any time you no longer wish to be notified about our products, services or promotions, please let us know. We will otherwise not transfer your personal information outside Australia (unless to employees and/or contractors based overseas) or use, sell or disclose your personal information without your consent, unless permitted to do so under the Privacy Act or required to by law.

Security

We strive to ensure the security, integrity and privacy of personal information submitted to our site, and we review and update our security measures in light of current technologies. Unfortunately, no data transmission over the Internet can be guaranteed to be totally secure.

However, we will endeavour to take all reasonable steps to protect the personal information you may transmit to us.

In addition, our employees and the contractors who provide services related to our information systems are obliged to respect the confidentiality of any personal information held by us. However, we will not be held responsible for events arising from unauthorised access to your personal information.

Access to your Personal Information

You can request us to provide you with access to personal information we hold about you. We may allow you to inspect your personal information in person or provide you with copies or a summary of relevant documents,

depending on what we consider most appropriate in the circumstances. Any charge we make for providing access will be reasonable.

Please note that we need not provide access to personal information if the request is frivolous, or where to provide access would pose a threat to health or public safety, unreasonable interference with another person's privacy, or give rise to a breach of the law. If we refuse access, we will provide you with reasons for doing so.

Identifiers (Tax File Numbers)

In some circumstances we are required to collect government identifiers, for example your tax file number. We will not use or disclose this information other than when required to do so by law or when consented to by you.

Sensitive Information

Without your consent for instance where information is provided by you for insurance or risk purposes, we will not collect sensitive information about you. Exceptions to this include where the information is required by law, or for the establishment exercise or defence of a legal claim.

Links to other Websites

We provide links to other websites. These linked sites are not under our control, and we cannot accept responsibility for the conduct of companies linked to our website. Before disclosing your personal information on any other website, we advise you to examine the terms and conditions of using that website and its privacy statement.

AI & Technology Consent

To enhance our financial advice process, we may use secure and compliant technologies—including artificial intelligence (AI), automation tools, and meeting recording software—to assist in our engagement with you.

Use of AI and Digital Tools

We may use digital tools and AI- powered software to assist with:

- Transcribing meetings (audio/ video);
- Summarising key points from our conversations;
- Pre-populating documentation;
- Modelling financial scenarios based on your circumstances.

All technology used is reviewed for compliance with our obligations under the *ASIC Act 2001 (Cth)* and *Corporations Act 2001 (Cth)* to act efficiently, honestly, and fairly.

Meeting (Phone call/ Video Call) Recordings

Where appropriate, and with your consent, meetings may be recorded for the purpose of:

- Accurate documentation of discussions;
- Compliance with regulatory requirements;
- Internal quality assurance and training purposes.

Recordings are securely stored, and access is restricted to authorised personnel only. Any recording is undertaken in accordance with the *Surveillance Devices Act 1999 (Vic)*, which requires informed consent from all parties involved.

Privacy and Security

All personal information captured or processed through the use of AI or other technologies is managed in accordance with:

- *The Privacy Act 1988 (Cth)*;
- The Australian Privacy Principles (APPs); and
- Our internal privacy, data handling and cybersecurity policies.

Where technology providers or systems are based outside Australia, we ensure that appropriate protections are in place in accordance with APP 8, to safeguard your personal information during any cross- border data transfer.

Your Rights and Options

Your consent to the use of these technologies is voluntary. If you do not wish for AI or digital tools to be used as a part of your engagement with us, you may:

- Decline specific uses (e.g., meeting recordings);
- Request alternative, manual service options;

Please speak with your adviser if you wish to opt out or have concerns.

Legal Framework Compliance

The use of AI, recording technologies, and data handling practices described in this document are carried out in compliance with the following legislation:

- Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs)
- Surveillance Devices Act 1999 (Vic)
- ASIC Act 2001 (Cth)
- Corporations Act 2001 (Cth)

For more information, please refer to our Privacy Policy or contact your Squared Financial adviser directly.

Contacting us and Privacy Issues

You can obtain further information on request about the way in which we manage the personal information that we hold, or you can raise any privacy issues with us by contacting us on 1300022 866.

If you wish to complain about any breach or potential breach of the privacy policy or the Australian Privacy Principles, you should contact the Complaints Manager at Security National. You may also contact the Office of the Australian Information Commissioner who may investigate your concern further.

Further Privacy Information

For more information about privacy issues in Australia and protecting your privacy, visit the Office of the Australian Information Commissioner's website www.oaic.gov.au

Digital Signature Consent

We may seek your authorisation and/or consent via digital signatures, which may include but not be limited to; email, digital signature email technology, secure portal and document storage services.

If you wish to withdraw your consent to use any of these technologies, please contact us at contactus@squaredfinancial.com.au with the specifics of your request.



Alex Bernshteyn

MANAGING PARTNER

Authorised Representative No. 1270405

Squared Financial Solutions Pty Ltd, a Corporate Authorised Representative 1270404 of National Planning Partners

Alex began his career in financial services in 2008 after graduating from Deakin University and was naturally drawn to the advice side of the industry. He thrives on building genuine connections and understanding the unique personal stories behind each client's financial journey.

With more than a decade of experience, Alex believes the most rewarding part of his role is the long-term relationships he's built. *"Great advice starts with listening. When you truly understand someone's life, you can help shape their financial future with purpose and clarity."*

CREDIT GUIDE

Finsure Finance & Insurance Pty Ltd is a licensed provider of credit assistance to assist you with finance under the *National Consumer Credit Protection Act 2009* ("The Act"). This document provides you with information about us and our representative ("we, us, our"), with whom you are dealing and the services we provide.

1. KEY INFORMATION

Australian Credit Licence holder	Finsure Finance and Insurance Pty Ltd
Address	Level 27, 10 Carrington Street Sydney NSW 2000, Australia
Phone and e-mail	1300 346 787, admin@finsure.com.au
Australian Credit Licence number	384704
Internal Complaints Officer contact details	Complaints Manager complaints@finsure.com.au
External Dispute Resolution Scheme details	<i>Australian Financial Complaints Authority</i> Website: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

2. OUR CREDIT REPRESENTATIVES

We have appointed a number of Credit Representatives to provide services to you. Details of the Credit Representative with whom you are dealing are:

Credit Representative's name	Mr Alex Bernshteyn
Address	28/20 Commercial Rd Melbourne VIC 3004, Australia
Phone	0422520850
E-mail	contactus@squaredfinancial.com.au
Credit Representative number	434371
External Dispute Resolution Scheme details	<i>Australian Financial Complaints Authority</i> Website: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

The Credit Representative (or the business for which the Credit Representative acts) will receive the commissions referred to in Part 8 of this document below.

3. OWNERSHIP

Finsure is ultimately owned by MA Financial Group Limited (ACN 142 008 428). We will only ever assist you with the credit product that we believe is best for you and your circumstances. However, in the event that we introduce you to a loan from MA Financial Group Limited's or any of its subsidiaries we will specifically disclose this ownership relationship to you again to ensure you understand our relationship with them.

4. PANEL LENDERS

We will provide you with information on a broad range of finance providers and loan products. Once you have chosen a loan or lease that is suitable for you, we will assist in obtaining approval for the finance. We source finance products from a panel of finance providers. Our Current Top providers to which our Representatives introduced borrowers are:

Bank of Melbourne ANZ	Great Southern Bank CBA Ubank
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5. INFORMATION WILL BE REQUIRED FROM YOU

Before we suggest or assist you with entering into a loan (or lease) or increasing the credit limit of an existing loan, we must assess if that loan will be unsuitable for you. In order to do this, we will need to ask you a series of questions to make this assessment. This includes:

- making reasonable enquiries about your borrowing objectives and requirements;
- making reasonable enquiries about your financial situation; and
- taking reasonable steps to verify the details of your financial situation.

A loan or increasing the credit limit of an existing loan will be unsuitable if at the time of making the assessment, it is likely that you will be unable to repay the loan or lease or can afford to repay it only with substantial hardship; or the loan or lease does not meet your stated requirements or objectives.

If we provide you with credit assistance, we will provide you with a copy of our preliminary credit assessment that details how we considered the product we suggested.

6. INFORMATION PROVIDED BY US

We do not provide financial or legal advice. It is important to understand your legal obligations under a proposed loan or lease and the financial consequences imposed by the debt. If you have any doubts, you should obtain independent financial and legal advice before you enter into any finance contract.

We do not make any representations about the current value of any real estate you finance through us, or the future prospects of its value. You should always rely upon your own enquiries.

7. FEES PAYABLE BY YOU

We may charge you for our services if you apply for a home loan, an investment property loan, a personal loan or a lease. If a fee is to be charged, this will be disclosed to you in a Credit Quote which will be provided to you before applying for finance.

You may need to pay fees to the finance provider as part of the application process. These will be detailed in a Credit Proposal Disclosure Document that we will provide to you before applying for finance.

8. COMMISSIONS RECEIVED BY US

We may receive commissions from the finance provider that provides your loan or lease. These are not fees payable by you. Further details of the commission earned by us will be provided in the Credit Proposal Disclosure Document that we will provide to you before applying for finance.

We may receive additional commissions or bonuses from finance providers relating to the volume of finance that we arrange. Such payments are dependent upon a number of factors and cannot be quantified at this point.

9. COMMISSIONS AND FEES PAYABLE BY US

Referrals from a broad range of sources are sourced by us and our representatives. For example, we or our representatives may pay commissions or fees to call centre companies, real estate agents, accountants, solicitors or other businesses for referring you to us. These are not fees payable by you. Any referral fee or commission paid in relation to your referral will be disclosed in the Credit Proposal Disclosure Document that will be given to you before applying for finance.

10. OUR INTERNAL DISPUTE RESOLUTION SCHEME

We hope that you are delighted with our services. However, if you have any complaints, you may contact our complaints manager who will aim to resolve your complaint within five business days.

If the complaint is going to take longer than five business days, we will keep you updated on the progress and provide you a written response when our investigation is complete. This response will let you know the outcome of the investigation and the reasons for our decision.

11. OUR EXTERNAL DISPUTE RESOLUTION SCHEME

If you are not satisfied with the outcome of your complaint, or you have not heard from us within 30 days, you may refer the matter to the Australian Financial Complaints Authority (AFCA), an ASIC-approved External Dispute Resolution Scheme. External dispute resolution is a service provided at no cost to you, giving you access to an independent mechanism for the resolution of specific complaints or disputes. AFCA's contact details are included above.

12. PRIVACY DISCLOSURE STATEMENT

We are collecting personal and financial information about you to provide you with our broking services.

1. The information you provide will be held by us and our Credit Representative.
2. We may use credit information and any other information you provide to arrange or provide finance and other services. These include our Smart Select connection and comparison services.
3. We may exchange the information with the following types of entities, some of which are located overseas:
 - Persons who provide finance or other products to you, or to whom an application has been made for those products.
 - Financial consultants, accountants, lawyers and advisers
 - Any industry body, tribunal, court or otherwise in connection with any complaint regarding our services
 - Any person where we are required by law to do so
 - Any of our associates, related entities, contractors and outsourcing partners some of which are located in the Philippines
 - Persons to verify the information you have provided, such as your employer, accountant or superannuation provider
 - Any person considering acquiring an interest in our business or assets
 - Any organisation providing online verification of your identity
4. You may gain access to the personal information that we hold about you by contacting us. You can also contact us for a copy of our privacy policy. Our privacy policy contains information about how you may access or seek correction of the information we hold about you, how we manage that information and our complaints process. Our privacy policy is available from www.finsure.com.au.

If you do not provide the information we may be unable to assist in arranging finance or providing other services.

13. DO YOU HAVE ANY QUESTIONS?

If you have any questions about this Credit Guide or about any other aspect of our services, please do not hesitate to ask us at any time. We are here to assist you.

14. LENDER ACCREDITATIONS

At the time this document was generated, I was accredited with the following Lenders:

AMP Bank	HSBC Bank
ANZ	ING
ANZ Asset Finance	La Trobe
ANZ Commercial	Loans Today
Auswide Bank	MA Money
Bank Australia	Macquarie Bank
Bank of Melbourne	ME Bank
Bank of Queensland	Middle
Bank of Sydney	Myloan Elect
Bankwest	MyState
Bendigo Bank	MyState
Better Choice Home Loans	NAB
Bluestone	NAB Commercial
Brighten Home Loans	Pepper Money
CBA	Qudos Bank
Deposit Power	Resimac Prime
FINSURE Loans PLUS	Resimac Specialist
FINSURE Loans THRIVE	Smart Select
FINSURE Loans THRIVE Commercial	St George
Firefighters Mutual Bank	Suncorp
Firstmac	Teachers Mutual Bank
Great Southern Bank	Ubank
Health Professionals Bank	UniBank
Heritage	Virgin Money
Honey Insurance	Westpac