



Financial Service Guide (Part 1)

Version Date: 24/08/2025

Conexus Group Pty Ltd

Australian Business Number: 73 610 419 317

Australian Financial Services Licence No: 485018

Address: level 3, 949 Wellington Street, West Perth, 6005

Financial Services Guide (FSG)

This Financial Services Guide (FSG) is issued by Conexus Group Pty Ltd, which holds Australian Financial Service Licence number 485018.

This FSG comprises and must be read in conjunction with your adviser's current Adviser Profile that includes amongst other information, details of your adviser's remuneration.

Distribution of this FSG by your adviser, who is a Conexus Group Pty Ltd Authorised Representative.

This FSG dated 8th of August 2025 describes our financial planning and advisory services to assist you to decide whether to use our services.

It also outlines your rights as a client and our obligations and responsibilities as the licensee and your adviser.

You have the right to ask us about our charges, the type of advice we will provide to you, and what you can do if you have a complaint about our services.

This FSG is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service.

This FSG sets out important information, including:

- Who Conexus Group Pty Ltd and your adviser are.
- How you can contact us.
- How Conexus Group Pty Ltd and your adviser are remunerated.
- The services we are authorised to provide.
- Any potential conflicts of interest that may influence our advice.
- Details of our professional indemnity insurance cover.
- Our dispute resolution procedures and how you can access them.

(NOT INDEPENDENT)

Conexus Group Pty Ltd and its Authorised Representatives may receive commissions from life risk insurance products and other benefits permitted under the Corporations Act.

As such, we are not independent, impartial, or unbiased as defined in Section 923A of the Corporations Act. Conexus Group Pty Ltd maintains a Conflicts of Interest Policy and Register. Where potential conflicts exist – for example, where we receive commissions or other benefits – these are disclosed to you and managed in line with our obligations under s912A of the Corporations Act.

About Conexus Group Pty Ltd

Conexus Pty Ltd was originally established in 2016 and, in March 2024, entered a new chapter when it was purchased and relocated back to Perth under new ownership.

Our team brings over 10 years of experience in the financial services industry.

Through this decade we have dealt with many of Australia's major superannuation companies, investment platforms, insurance providers, and fund managers.

As well as gained extensive experience across a wide range of investment products and asset classes — including property funds, private credit, exchange traded funds (ETFs), listed investment companies (LICs), direct shares, and multi-asset managers.

The experience has given us first-hand insight into how these institutions, fund managers and product providers operate and reinforces the importance of having a clear and accurate understanding of the products we recommend to our clients.

We maintain a heavily researched and strictly governed Approved Product List (APL). Our APL is subject to rigorous due diligence and ongoing review and appraisal.

This is to ensure our clients' Financial Planning, Investment and Insurance advice is restricted to well-researched and high-quality financial products and services that align with their financial objectives.

Conexus Group Pty Ltd is responsible for your advice

Your adviser acts on behalf of Conexus Group Pty Ltd who is responsible for the advice provided to you.

Contact Details

You can reach us on the below contact details if you have any questions.



1300 968 487



info@conexusgroup.com.au



www.conexusgroup.com.au



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Financial services we can provide

Conexus Group Pty Ltd is authorised under AFSL 485018 to provide financial product advice and deal in the following classes of financial products

- Deposit and payment products (basic and non-basic)
- Government bonds, debentures, and stocks
- Life insurance products (investment life and life risk)
- Interests in managed investment schemes (including IDPS)
- Retirement savings account (RSA) products
- Securities
- Standard margin lending facilities
- Superannuation products

The Adviser Profile – Part 2 details the specific services your adviser is authorised to provide.

Some advisers authorised by Conexus Group Pty Ltd are restricted to providing general advice only for certain products.

This means they can give you factual information or general advice that does not take into account your personal objectives, financial situation, or needs.

If you are receiving general advice only, this will be clearly disclosed to you before or at the time the advice is provided.

GENERAL ADVICE

Your Adviser may provide you with general advice

Important: Any general advice provided does not take into account your objectives, financial situation or needs. You should consider the appropriateness of any advice before acting on it

Your Adviser will give you a warning when they provide you with general advice.

You should consider whether you need personal advice which takes into account your individual situation before you make any decisions.

Statements of Advice and Product Disclosure Statements

You should also be aware that you must receive a Statement of Advice (SOA) and a Product Disclosure Statement(s) when personal advice involving a financial product is provided to you,

i.e. advice that takes into consideration your personal objectives, financial position and needs.

The SOA will contain the advice, the basis on which it is given which may have influenced the advice and how Conexus Group Pty Ltd and your adviser will be remunerated for the advice we give you.

If your adviser provides further advice to you, but not in writing, and that further advice is related to the advice provided in a previous SOA, that further advice will be recorded in a Record of Advice (ROA).

You may request an ROA from your adviser or Conexus Group Pty Ltd up to seven years after the further advice was provided, at no additional cost.

In the event we make a recommendation to acquire a particular financial product (other than securities), we must also provide you with a Product Disclosure Statement containing information about the particular product's risks, benefits, features and costs to enable you to make an informed decision.

How to provide instructions

Your Adviser may accept your instructions by phone, letter or email.

In some instances, your Adviser can only accept written instructions from you, and they will let you know when this is required.

Your Adviser will also need to verify your identity prior to acting on instructions.

Should I transfer investment monies to my adviser's account?

No. Conexus Group Pty does not allow advisers to receive your investment funds into their own account or into any Conexus Group Pty Ltd account.

You should only transfer investment funds for a financial product to the approved financial institution that issues the financial product (as specified in the Product Disclosure Statement or similar document). You should never transfer investment funds to any other entity or person.

You should also not sign any blank forms or appoint your adviser as your attorney (or authorised signatory).

You should not appoint any other person as your attorney or authorised signatory unless you have received legal advice.

Fees, Charges and Insurance Commissions

Before providing you with advice, your Adviser will agree with you the fees that apply, and explain any benefits we receive.

The cost of providing a financial advice or service will depend on the nature and complexity of the advice, financial product and/or service provided.

Your Adviser or the financial planning business may be remunerated by:

- Advice and service fees paid by you; and/or
- Commissions paid by insurance providers.

All fees are paid to Conexus Group Pty Ltd before being distributed to your adviser.

How fees and commissions calculated

Advice & Service Fee's

Fees may be charged as a fixed dollar amount, an hourly rate, or a percentage of funds invested.

The amount will depend on the complexity of the advice and the services provided.

- Initial advice fees range from: \$550 to \$5,500 (incl. GST)
- Ongoing advice fees range from: \$1,100 to \$12,000 per year (incl. GST)
- Hourly rate (if applicable) range from: \$220 to \$440 per hour (incl. GST)

Example: If your initial advice fee is \$2,200 and your ongoing fee is \$3,300 per year, the total cost in the first year would be \$5,500 (incl. GST).

Insurance Commissions

If you purchase a life insurance product, we may receive a commission from the insurer.

- Upfront commission: from 0% to 66% of the first-year premium (incl. GST)
- Ongoing commission: from 0% to 33% of the renewal premium each year (incl. GST)

Example: If your first-year premium is \$1,000, and the upfront commission is 60%, we would receive \$600 (incl. GST).

If the renewal premium is \$1,000 and the ongoing commission is 20%, we would receive \$200 (incl. GST) each year the policy remains in force.

Risks of the products and strategies

Conexus Group Pty Ltd advisers may only recommend investment products that are researched, analysed, and approved by Conexus Group Pty Ltd.

Your adviser will also provide you with a copy of the Product Disclosure Statement (PDS) for any financial product you receive.

It is important that you read the PDS carefully before making a decision to proceed, as it contains essential information about the product's features, risks, and costs.

If you have any questions about the PDS, you can contact your adviser directly, or you may contact Conexus Group Pty Ltd for further clarification.

Your adviser should explain any significant risks of the investments and financial planning strategies recommended to you. If this does not occur, you should contact us immediately so we can ensure these risks are clearly explained.

Approved Product List (APL)

Conexus Group Pty Ltd maintains an appropriate Approved Product List (APL). This means we do not seek to include every available product in the market.

Instead, we focus on a carefully selected range of products and providers that meet our research standards, compliance requirements, and client best interest obligations.

Our team's significant experience over the past 10 years in the financial services and investment industry has provided us with deep insight into the strengths, weaknesses, and long-term viability of different products and providers.

This insight reinforces the importance of only approving financial products and providers in which we have strong conviction, and a clear understanding of their structure, operations, and underlying workings, to ensure we deliver reliable outcomes for our clients

The APL is regularly reviewed and updated to ensure it remains consistent with regulatory requirements and our professional duty to our clients.

If you would like a copy of our Approved Product List, you can acquire a copy by requesting one from your adviser or contacting Conexus Group Pty Ltd directly.

Our APL means that your adviser may only recommend products from a pre-approved range. While this supports consistency and quality of advice, it also means there may be other suitable products in the broader market that we do not consider or recommend.

What information should I provide to my adviser?

If you are receiving personal advice, you will need to provide your adviser with your personal objectives and your current financial situation including details of assets, liabilities, income and living expenses.

This may best be accomplished by completing a Conexus Group Pty Ltd client data form. The amount and type of information we will require from you depends on what financial services you require.

It is important that you provide us with complete and accurate information about your current personal circumstances and financial situation.

If you choose not to supply the required information or provide us with inaccurate information, the advice you receive may not be appropriate to your needs, objectives, and financial situation.

You should read the warnings contained in the SOA, check any assumptions we make and review the basis for our advice carefully before making a decision about whether to proceed with the advice.

You should also obtain and read any relevant product disclosure statements prior to applying for a financial product.

Privacy Collection Statement

The type of personal information we collect includes your name, address, contact details, trust or fund name, bank account details, personal identification and tax file number (TFN).

We are authorised to collect the TFNs of investors under applicable taxation, personal assistance, and superannuation laws, including the Income Tax Assessment Act 1936 (Tax Laws).

The collection, use and disclosure of TFNs is regulated by applicable Tax Laws, the Privacy (Tax File Number) Rule made under the Privacy Act and the Australian Privacy Principles.

We only collect your TFN for purposes required or authorised by law, including for the purpose of reporting information to the Australian Taxation Office or to give you any TFN information that we may hold about you.

It is not an offence to withhold your TFN.

However, if you choose not to provide your TFN when you open an account with us, there may be financial consequences such as your investments being charged at a higher tax rate than would otherwise apply.

We collect, hold and disclose personal information

We collect, hold and disclose personal information for a range of purposes, including to:

- Provide you with personal financial product advice;
- Facilitate your investments into various financial products;
- Verify your identity and comply with our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act (Cth) 2006;
- Respond to your enquiries;
- Process payments made to us;
- Perform administrative tasks and internal record keeping;
- Provide you with customer service or technical support and deal with any complaints or feedback you have;
- Perform research and analysis and improve or develop our products or services;
- Manage our relationships with our clients, suppliers, and contractors;
- Assess and consider applications from prospective employees, contractors, and service providers;
- Organise events; and
- Comply with our legal and regulatory obligations.

We may disclose personal information to organisations that assist us with the above purposes including our authorised representatives, other financial advisers, and our external service providers such as administrators and electronic identity verification providers.

We may also disclose your personal information to law enforcement or government agencies (if requested and permitted under the law).

If you do not provide us with some or all the personal information that we ask for, we may not be able to provide you with personal financial product advice or assist you with your investments or insurance.

More detailed information about the way Conexus Group Pty Ltd uses and discloses your personal information is set out in our comprehensive Privacy Policy on Conexus Group Pty Ltd website.

Our Privacy Policy includes information about how you may access and seek correction of your personal information and how you may make a complaint about how your personal information has been handled by us.

Professional Indemnity Insurance

Conexus Group Pty Ltd holds Professional Indemnity Insurance that complies with the compensation arrangements under Section 912B of the Corporations Act.

The Professional Indemnity Insurance policy we hold covers the financial services provided by Conexus Group Pty Ltd past and present representatives, including our advisers, subject to the terms, conditions, and exclusions of the policy wording.

This insurance is not intended to cover product failure or general investment losses.

Conexus Group Pty Ltd policy covers loss or damage suffered by retail clients due to breaches by Conexus Group Pty Ltd or your adviser of their respective obligations under Chapter 7 of the Corporations Act.

This includes negligent, fraudulent, or dishonest conduct.

How to make a complaint

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

- We believe that the people involved are best placed to resolve the complaint in a fair, timely and effective manner. Therefore, you should firstly contact your adviser and tell your adviser about your complaint.
- If your complaint is not satisfactorily resolved within 3 business days, it will be passed on to our Compliance Team
- You may also lodge a complaint directly with our Complaints Officer by telephone on 1300 968 487 or, in writing by email to info@conexusgroup.com.au or post to PO Box 997 West Perth 6872.

We will acknowledge receipt of a complaint within one business day. Where this is not possible, acknowledgement will be made as soon as practicable.

We will investigate the complaint and respond to you in writing within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. If additional time is required we will advise you in writing.

If you still do not receive a satisfactory outcome, you have the right to complain to the Australian Financial Complaints Authority (AFCA)

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Australian Financial Complaints Authority

- Online: www.afca.org.au
- Phone: 1800 931 678
- Email: info@afca.org.au
- Post: GPO Box 3, Melbourne VIC 3001



You can reach us on the below contact details if you have any questions.

Contact Details



1300 968 487



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