Financial Services Guide

Date 01/07/2026 Version 3.0

Licensee:

New Horizons Financial Services Pty Ltd (AFSL#522392) (ABN 63 638 401 117)

Authorised Representatives:

The Authorised Representatives act on behalf of New Horizons Financial Services Pty Ltd, which is responsible for the services that they provide. This Financial Services Guide (FSG) is authorised for distribution by New Horizons Financial Services Pty Ltd.

Contact Details

The contact details for New Horizons Financial Services Pty Ltd are:

Telephone:	1300 208 850
Email:	tom@newhorizonsfs.com.au
Office/Post:	Suite 204, 111 Harrington Street, Sydney NSW 2000
Website:	https://newhorizonsfs.com.au

Purpose of this FSG

This Financial Services Guide (FSG) will help you decide whether to use the services that we* offer. It contains information about:

- Who we are and how we can be contacted
- The services we provide
- Our fees and how we are remunerated in relation to the services we provide
- How you can make a complaint.

* In this document, 'we' refers to New Horizons Financial Services Pty Ltd.

Not Independent

New Horizons Financial Services Pty Ltd receives commissions from life insurance products. As such we are not able to refer to ourselves as independent, impartial or unbiased.

Our Services

In providing advice and other services described in this FSG, we act on behalf of New Horizons Financial Services Pty Ltd, which is responsible for the services we provide.

We are authorised to provide personal advice and dealing services in the following areas:

- Strategic Financial Planning
- Deposit products (basic and non-basic)
- Government debentures, stocks or bonds
- Life products (investment and risk)
- Superannuation
- Retirement planning
- Portfolio Management
- Managed investments (IDPS)
- Securities (direct shares)
- Standard Margin lending
- Retirement savings accounts

Documents we may provide you

You will receive various documents as part of our financial planning process for each stage of your advice journey. We will provide these documents electronically to a nominated email address, you may also request documents be provided to you in hardcopy.

Statements of Advice and Records of Advice

When we provide personal advice, ordinarily this will be recorded and provided in a Statement of Advice (SOA), known as a financial plan. The SOA contains a summary of your goals and the strategies and the financial products we may recommend achieving your goals. It also provides you with detailed information about product costs, associated fees and other benefits we and others will receive because of the advice we have provided.

If we provide you with further personal advice, it will be recorded in a Record of Advice (RoA). RoAs will be kept on record for seven years and you may request a copy of such records by contacting our office during that period.

Product Disclosure Statements

If we recommend or arrange a financial product for you, we will provide you with a Product Disclosure Statement (PDS) or an Investor Directed Portfolio Service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks, as well as the costs you will pay the product provider to professionally manage that product.

You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

Other Documents

If you enter into an Ongoing Fee Arrangement (OFA) with your adviser for a period greater than 12 months, an OFA document will be issued to you every 12 months. The OFA includes information about the fees to be charged and services to be provided for the coming year and seeks your consent to renew our ongoing services.

If we charge our advice fees from either a superannuation or an investment account, we will also seek your consent to deduct fees from that account.

Providing us with instructions

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions via telephone, mail or email using the contact details provided in this FSG.

If the information provided is incomplete or inaccurate, the advice or services we provide may not be appropriate.

If at any time you wish to terminate your relationship with us, please contact us using the details provided in this FSG.

Approved Product List

New Horizons Financial Services Pty Ltd maintains an approved products and services list ('APL') from various approved Australian and International providers.

New Horizons Financial Services Pty Ltd periodically reviews these products to ensure they are competitive with similar products that address similar client needs and objectives. These products are researched using external research houses as well as our in-house research team. Generally, the products we recommend are on the APL. However, if it is appropriate for your needs we may, subject to New Horizons Financial Services Pty Ltd approval, recommend other products.

You can obtain a copy of the APL upon request.

Tax implications of our advice

New Horizons Financial Services Pty Ltd authorised representatives may be registered with ASIC as qualified tax relevant providers and authorised to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed, they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

Fees

All fees are payable to New Horizons Financial Services Pty Ltd in full. The actual fees charged to you will depend on the nature of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed. If our fees fall outside the ranges listed below, we will seek your consent prior to engaging. The following section outlines the types of fees that may apply and are inclusive of GST.

Advice Preparation Fee

The Advice Preparation fee includes meeting with you; the time we take to determine our advice and the production of the SoA. The Advice Preparation fee is based on the scope and complexity of advice provided to you.

Advice Implementation Fee

If you decide to proceed with our advice, we may charge a fee for the time we spend assisting you with implementation.

Annual Advice Engagement

Our Annual Advice Engagement fees depend on the service that we provide to you over a fixed 12-month period. The services and fees will be set out in the Annual Advice Engagement Agreement that we provide to you. We may also provide services under a bespoke offering, in which case we will notify you of the fees prior to you engaging our services.

Ongoing Services Fees

Our Ongoing Service Fees depend on the ongoing service that we provide to you. They may be a percentage of your portfolio value or an agreed fixed fee which is paid monthly. We may also provide services under a bespoke offering, in which case we will notify you of the fees prior to you engaging our services.

Insurance Commissions

Any commission amounts will be disclosed to you when providing advice.

We may receive up to 66% of the first year's premiums for new policies implemented, and up to 22% for each following year. For example, on any insurance policies implemented, if your premium was $1,000, we would receive initial commissions of up to $660 and ongoing commissions of up to $220 per annum.

We may receive commissions on increases or additions to existing policies put in place before 2018 of up to 130%, and between 88% to 66% for policies written after that time.

Other Benefits

We may also 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.

Referral Fees and Commissions

In some situations, New Horizons Financial Services Pty Ltd receive fees or commissions where we refer you to external parties. We will disclose the referral arrangements to you whenever we refer you to an external party. In some situations, New Horizons Financial Services Pty Ltd pay fees or commissions to external parties who have referred you to us. We will disclose the referral arrangements to you when we provide you with a SoA.

Wholesale Clients

In some circumstances we may provide services to you as a wholesale client. We will seek your consent before providing services to you as a wholesale client.

Making a Complaint

If at any time you are not satisfied with our services, please contact your adviser and tell them about your complaint.

If your complaint is not satisfactorily resolved within three business days, please contact:

Complaints Supervisor

Tom Euvrard

Telephone: 1300 208 850

Email: tom@newhorizonsfs.com.au

Address: Suite 204, 111 Harrington Street, Sydney NSW 2000

If your complaint has not been resolved satisfactorily within 30 days, you may escalate your complaint to the relevant External Dispute Resolution Scheme.

For any issues relating to financial advice, investments, superannuation, insurance or credit matters:

AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY (AFCA)
Address: GPO Box 3, Melbourne VIC 3001

Telephone: 1800 931 678

Website: www.afca.org.au

Email: info@afca.org.au

For any issue relation to your personal information:

THE PRIVACY COMMISSIONER
Address: GPO Box 5218, Sydney NSW 2001

Telephone: 1300 363 992

Email: privacy@privacy.gov.au

You may also contact the Australian Securities & Investments Commission (ASIC) on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

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 on our website:

https://newhorizonsfs.com.au/

Professional Indemnity Insurance

New Horizons Financial Services Pty Ltd holds an Australian Financial Services Licence. It is required to comply with the obligations of the Corporations Act 2001 and the conditions of its licence. This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that its current and past representatives provide.

Adviser Remuneration

The cost of providing 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 and commissions are initially paid to New Horizons Financial Services before being distributed to your Adviser or to the financial planning business. Your Adviser may also receive non-monetary benefits which include benefits of less than $300, benefits related to education and training (including attendance at professional development days and conferences), and the provision of software related to financial products being recommended. Any referral arrangements or related-party arrangements your Adviser has in place will be disclosed in the Adviser Profile and your Statement of Advice.

Managed Discretionary Account (MDA)

New Horizons Financial Services Pty Ltd is authorised to operate an MDA service that enables clients to delegate the investment management and trading discretion for their investments, to New Horizons Financial Services Pty Ltd. This means New Horizons Financial Services Pty Ltd will invest in financial products on your behalf without prior reference to you for each individual transaction.

This FSG complies with the conditions of MDA relief extended to MDA Service providers by ASIC in accordance with ASIC Corporations (Managed Discretionary Account Services) Instrument 2016/968 and ASIC Regulatory Guide RG179.

Personal Advice and Investment Program

In order to be provided with MDA services, you first need to have obtained personal advice from us in relation to your personal circumstances and whether MDA services are suitable for you.

If you are considered a suitable candidate for MDA services, we'll provide you with an agreement that includes your chosen Investment Programme, our statement of advice (or SOA) and the terms and conditions of the relationship between you and us (MDA Contract).

When issuing you with the MDA Contract, we'll provide you with access to any other documents we are required to give you – they may include the Product Disclosure Statement (PDS) for any products forming part of your Investment Programme as well as agreements with any third-party service providers (for example, the operators of cash management accounts).

The MDA Contract will include an Investment Programme that is compliant with Division 3 of Part 7.7 and Division 2 of Part 7.7A of the Corporations Act 2001 (Cth) and is agreed by you, including details of:

- Why we consider the MDA service is suitable for your personal needs and objectives;
- The nature and scope of the discretions that New Horizons Financial Services Pty Ltd provide and the investment strategy that is to be applied in exercising those discretions.

Advice and recommendation warning

- The MDA service may not be suitable for you if you have provided limited or inaccurate personal information about your financial situation or particular needs; and;
- may cease to be suitable for your needs if your relevant circumstances change.

The Investment Programme will be reviewed at least once every 12 months through personal advice by one of our advisers.

The risks of MDA services

If you choose to participate in our Investment Programmes, you'll be subject to risks associated with investing into financial markets. These risks include but are not limited to:

Investment risk - All investments have an innate level of risk. The general expectation is that a high-risk investment offers a higher expected return on investment. Investment risk may result in performance less than the Client expects or the loss of some or even all of the capital invested or reduction in or no income and possible delays in repayment. Whilst it is the intention of New Horizons Financial Services Pty Ltd to implement strategies designed to minimise potential losses, there can be no assurance that these strategies will be successful.

Individual investment risk - Investments can and do fall in value for many reasons, such as changes to the business operations, management, legislative or environmental factors that may affect the issuer of the investment. The value of an individual company's shares or income securities may change as a result of factors such as changes in management, market sentiment or industry specific events. New Horizons Financial Services Pty Ltd aims to reduce this risk through careful research and analysis, combined with a value bias investment approach and diversification.

Specific portfolio risk - New Horizons Financial Services Pty Ltd investment approach may result in an Investment Programme that differs substantially from an industry benchmark and hence the investment returns may also differ substantially from industry benchmark returns.

Market risk - Unexpected conditions (i.e. economic, technological or political) can have a negative impact on the returns of all investments within a particular market. General movements in local and international stock markets, prevailing and anticipated economic conditions, investor sentiment, interest rates and exchange rates could all affect the value of listed securities and the investment returns.

Company or security risk - Risks which could affect the value of a specific security, such as a fall in the profit performance of a company, may impact adversely on its market price and may also affect the interest rate it has to pay to borrow funds, which in turn, can affect the value of its debt securities.

Economic risk - A downturn in the general economic conditions in Australia or globally may adversely affect the performance of the portfolio of investments.

Legislative risk - A change in the government, or in the government's policy can result in tax and other legislative conditions in Australia which may adversely affect the performance of the portfolio of investments. Specifically, changes to negative gearing, franking credits, capital gains tax, superannuation law and regulations, trusts, and other tax deduction/legislation changes can all significantly impact on the returns and values of investments held by the various Investment Programmes and in turn the net returns to the investor.

Currency risk – An Investment Programme may be exposed to risk as a result of any unhedged investments that are denominated in foreign currencies. Returns to investors in their base currency (i.e. Australian dollars) are affected by changes in foreign currency rates.

Credit risk - Any change in the market perception of the creditworthiness of a security or the credit rating of the issuer of the security may affect the security's value.

Liquidity risk - There is a risk that certain investments in an Investment Programme may be difficult to purchase or sell, preventing closing out of a position or rebalancing within a timely period and at a fair price.

Inflation risk - The Client's investment may not keep pace with inflation. Broadly, this could mean that prices may increase more than the value of the Client's investments in a particular Investment Programme and if this risk eventuates, the Client would not be able to buy as much with the value of the Client's investments in the future as the Client could now.

Concentration risk - If the Client's investments that have been made in accordance with a particular Investment Programme are concentrated in one investment or sector, a fall in that investment or sector may have a significant adverse effect on the Client's total investment. Diversification is used as a strategy aimed at reducing the impact that volatility in one investment or sector will have on the performance of the Client's overall investment.

Capital erosion risk - There is the risk that payments under a regular withdrawal plan may result in erosion of the value of the Client's investment over time. This will occur if withdrawal amounts and fees exceed the income and capital growth of the Client's investments.

Interest rate risk - Changes in interest rates may affect the value of interest bearing securities and shares in some companies. Rises in interest rates may lead to loss in value and falls in interest rates may lead to rises in value.

Programme Adviser risk - The performance of Investment Programmes managed by New Horizons Financial Services Pty Ltd depends on the expertise and investment decisions of its key staff.

Personnel risk - There is the risk that key people who are significant to the management of the Investment Programmes become unable or unavailable to perform their role.

Performance risk - While the account service is managed within a risk management framework, the strategies adopted in the Investment Programmes may not be successful and the value of the total portfolio may decline.

Diversification risk - Failure to adequately diversify between stocks and sectors may significantly increase risk.

Time horizon risk - There is no assurance that in any time period, particularly in the short term, that an Investment Programme will achieve the investment objectives. Many of the underlying assets may be volatile particularly over the short term. Many Investment Programmes are more suitable for medium to long term investors and are not designed for short term investment.

Counterparty risk - Investors face risk in transacting with counter parties, including settlement and execution and the credit risk of the counterparty performing the transaction at maturity.

Third party risk - The Managed Discretionary Account Manager uses information and services provided by third parties. Procedures are in place to address risks associated with outsourcing, such as having comprehensive service agreements with service providers. If a service provider advises of an error, it is corrected and if material, it will generally be communicated to the Client or the Client's financial adviser (or both).

Systems and technology risk - The Managed Discretionary Account Manager relies on the integrity and reliability of the trading and administration systems used to manage the Client's account. In the event that the systems fail there may be delays in processing transactions or in accessing the Client's investment capital and investment returns may differ from those that would have been achieved.

MDA Custodian

If the recommended MDA has a custody arrangement, then you will enter into a custody agreement with that provider. You should also be provided with, and read and understand, the FSG of the external MDA custodian.

If you are a Self-Managed Superannuation Fund Trustee

You must act with appropriate authority and be comfortable that your investment program is consistent with the investment strategy for the fund for which you act as Trustee.

Terminating the MDA service

Either you or we may terminate the service by giving notice in writing. Further information on this can be found within the MDA Contract.

MDA Fees and Costs

New Horizons Financial Services Pty Ltd may charge an Investment Management Fee (MER) for MDA's. Clients are charged Advice Fees and these are disclosed in Statements of Advice. The underlying assets held within the MDA often have associated fees and costs which are outlined when recommended and details of these all also found within the appropriate investment program.

Your Financial Adviser

Chris has over 30 years eperience in the financial services industry predominatly in managed funds and wholesale superannuation funds, both in Australia and abroad. Chris has been a financial adviser since 2012 specialising in superannuation and investment management.

Chris Galanis

Christos Galanis
Authorised Representative No. 427879
Of Galanis Financial Group Pty Ltd, Corporate Authorised Representative of New Horizons Financial Services Pty Ltd

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