



Financial Services Guide

Provided by

LBWFP Pty Ltd ABN 84 632 407 259 Authorised Representative No. 1276626 (**LBWFP**)

Matthew Grapsas Authorised Representative No. 406773

(together **we, us, our**)

As authorised representatives of LBW Wealth Pty Ltd ABN 56 652 382 128 AFSL 534569 (**Licensee**)

Date: 9 January 2026

The distribution of this financial services guide (**FSG**) is authorised by the Licensee.

Purpose of this document

The purpose of this FSG is to assist you in deciding whether to use our services by giving you information about the type of services we provide, how we are remunerated and your rights when you have a complaint about the services we provide to you.

We recommend that you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please get in touch with us.

Not Independent

Because:

- we receive commissions on the sale of life risk insurance products that are not rebated in full to clients;

we are not able to refer to ourselves or our advice as 'independent', 'impartial' or 'unbiased'.

Additional documents you may receive from us

When we provide you with financial planning services you may receive:

- a Statement of Advice (**SoA**) or Record of Advice (**RoA**). These documents set out the advice we provide to you. If you have not been provided with the ROA, you may request a copy of it free of charge at any time within 7 years after the advice was provided to you, by contacting us;
- a Product Disclosure Statement (**PDS**) which provides details about the significant risks and benefits, costs, charges and other significant characteristics or features of the products we have recommended.

Financial services we are authorised to provide

LBWFP is authorised to provide personal advice and dealing services to retail and wholesale clients for the following financial products:

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Investment Life Insurance Products
- Life Risk Insurance Products
- Managed Investment Schemes, including IDPS and MDA services
- Retirement Savings Account Products
- Securities
- Superannuation
- Standard Margin Lending Facility

LBWFP is a corporate authorised representative of the Licensee. Any financial services will be provided by LBWFP and its sub-authorised representatives, who are listed in the Advisor Profile section. More details about them, including the financial services they are authorised to provide, is included in the Advisor Profile section.

How can you provide us with instructions?

You can give us instructions by phone, email or any other means that we agree with you from time to time. Please refer to our engagement letter for more information on this.

Who does the Licensee act for?

As authorised representatives, we provide financial services on behalf of the Licensee. In providing those financial services, the Licensee acts on its own behalf.

Fees

All fees are payable to LBWFP.

LBWFP is owned by LBW Business + Wealth Advisors and therefore they share in the profits that are made.

Personal advice

We will charge you a fee for any personal advice we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with personal advice. The amount of these fees usually ranges from \$4,000 to \$6,600 but may exceed this range in complex cases. These fees will be agreed with you beforehand and will be disclosed in a SoA or RoA which will be provided to you.

Ongoing fees

Our ongoing fees depend on the ongoing service that we provide to you. They are typically charged as an agreed fixed price between \$5,500 and \$40,000 and are paid monthly or quarterly in arrears. This fee may exceed this range in complex cases. The amount of ongoing fees will depend on your total assets under management and other factors such as the complexity of your portfolio, the regularity of reviews and any additional services we are providing.

Any ongoing fees will be agreed with you in our service agreement.

Implementation Assistance

We may charge you a fee for any Implementation assistance we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and implement the advice or instruction. The amount of these fees usually ranges from \$110 to \$1,650 but may exceed this range in complex cases. Details of the fee will be agreed with you beforehand. You may request information about these fees within a reasonable time after receiving this FSG but before you agree to us to commence implementing on your behalf.

Brokerage fees

We may charge a brokerage fee between 0.44% and 1.375%, with a minimum of \$55 (plus GST) when you buy or sell listed investments. This fee will typically be applied to each transaction as a set percentage of the investment amount. The services and fees will be set out in the SoA or RoA that we provide to you.

Insurance commissions

We receive a one-off upfront commission when you take out an insurance policy we recommend. The upfront commission will be between 0% and 66% of the first year's annual premium.

We also receive an ongoing commission payment of between 0% and 22% of the annual premium for as long as you continue to hold the policy.

For example, for an insurance product with an annual premium of \$2,000, where the issuer pays us an upfront commission of 60%, we will receive \$1,200. The issuer will pay us 10% of the annual premium as ongoing commission for as long as you hold the product. Assuming an annual premium of \$2,000, this equates to \$200 per year.

You will be advised of the exact amount of these commissions in the SoA or RoA.

Other Benefits

We may also receive additional benefits by way of sponsorship of education seminars, conferences or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Advisor remuneration

Our representatives are paid a base salary and based on a balanced scorecard approach, a bonus and do not receive commissions from product issuers. However, we are owned by LBW Business + Wealth Advisors and they share in the profits that we make.

Associations

We are required to disclose any associations or relationships between us, our related entities and product issuers that could reasonably be capable of influencing the financial services we provide to you.

We have the following relationships or associations to disclose: LBWFP Pty Ltd is owned by LBW Business + Wealth Advisors.

Conflicts of Interest

Our representatives may recommend investments in shares that they hold or may hold in the future. You will be advised where a conflict of interest may exist and how the conflict will be managed.

Making a Complaint

We endeavour to provide you with the best advice and service at all times.

If you are not satisfied with our services then we encourage you to contact the Licensee. We accept complaints over the phone, in person, via email or letter or on our social media channels.

The best option is to call the Licensee or put your complaint in writing to the Licensee's office. The Licensee will endeavour to resolve your complaint in 5 business days.

If you still do not receive a satisfactory outcome or the Licensee does not respond to you within 30 days after you make the initial complaint, you have the right to complain to the Australian Financial Complaints Authority (AFCA) at the following address:

GPO Box 3

Melbourne VIC 3001

Ph: 1800 931 678

Fax: 03 9613 6399

Website: www.afca.org.au

Email: info@afca.org.au

You may only contact AFCA once you have followed the above procedure.

Our Complaints Handling Procedure is available on request and at our website at www.lbwca.com.au.

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 at www.lbwca.com.au.

Compensation arrangements

The Licensee holds professional indemnity insurance in respect of the financial services we provide. This professional indemnity insurance complies with the requirements of the Corporations Act. The professional indemnity insurance covers all of the financial services we are authorised to provide to you.

Contact us

If you have any queries about our financial services, please do not hesitate to contact us:

LBWFP and Licensee's contact details:

35-37 Gordon Avenue

Geelong West VIC 3218

Ph: 5221 6111

Email: lbwrm@lbwca.com.au



Advisor Profile

Matthew Grapsas Authorised Representative No. 406773

This Advisor profile forms part of the LBW Wealth FSG dated 9 January 2026.

About Matthew Grapsas

Qualifications

- Bachelor of Commerce, Deakin University, 1993
- FASEA Exam pass March 2021
- Graduate Diploma of Applied Finance and Investment, Securities Institute of Australia, 1998
- Certified Financial Planner, Financial Planning Association, 2001
- Certified Practising Accountant, CPA, 2001

Memberships

- CPA (Australia)
- Financial Advice Association Australia

Authorised financial services

The Licensee has authorised Matthew Grapsas to provide personal advice and dealing services for the following financial products:

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Investment Life Insurance Products
- Life Risk Insurance Products
- Managed Investment Schemes, including IDPS and MDA services
- Retirement Savings Account Products
- Securities
- Superannuation
- Standard Margin Lending Facility

The Advisor can provide tax (financial) advice services.