Financial Services Guide

Date 10 September 2025 Version 1.0

Licensee:

TSAP Family Office Pty Ltd (AFSL 564631) (ABN 17 680 551 339)

Authorised Representatives:

Corporate authorised representative

- TSAP Private Wealth Pty Ltd (ASIC AR #1310145) (ACN 677 432 601)

  Adviser

  - Sub-authorised representative – Nigel Tsa (ASIC AR Number # 424637)

The Authorised Representatives act on behalf of TSAP Family Office Pty Ltd who is responsible for the services that they provide. This Financial Services Guide (FSG) is authorised for distribution by TSAP Family Office Pty Ltd.

Contact Details

The contact details for TSAP Family Office Pty Ltd and TSAP Private Wealth Pty Ltd are:

Telephone:	+61 2 9199 8862
Email:	admin@tsapprivatewealth.com
Office/Post:	'The Hub', Suite 27 89-97 Jones Street ULTIMO NSW 2007
Website:	www.tsapprivatewealth.com

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 TSAP Private Wealth Pty Ltd.

Not Independent

TSAP Family Office 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 TSAP Family Office Pty Ltd, who is responsible for the services we provide.

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

- Strategic Financial Planning
- Superannuation
- Retirement planning
- Portfolio Management
- Managed investments
- Securities (direct shares)
- Personal risk insurance
- Managed Discretionary Account (MDA) service

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 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, a 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

TSAP Family Office Pty Ltd maintains an approved products and services list ('APL') from various approved Australian and International providers.

TSAP Family Office 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 TSAP Family Office Pty Ltd approval, recommend other products.

You can obtain a copy of the APL upon request.

Tax implications of our advice

TSAP Family Office Pty Ltd's 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 TSAP Family Office Pty Ltd and then passed on to TSAP Private Wealth 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. The range for these fees is between $990 and $5,500.

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. The range for this fee is up to $2,200.

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. The range for these fees is between $990 and $5,500 annually. 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. The range for these fees is between $110pm and $5,500pm, or between 0.50%pa and 1.1%pa of your investment amount pro-rated and debited each month, or a hybrid of both. 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, TSAP Private Wealth 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, TSAP Private Wealth 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.

Associations and Relationships

Our Managed Discretionary Accounts (MDAs)

Your financial adviser may recommend that you invest in one of TSAP Family Office Pty Ltd's Managed Discretionary Accounts (MDA). Our MDAs are administered via Panorama and Lifespan and the portfolios are researched and selected by TSAP Private Wealth Pty Ltd's investment committee, made up of one representative from TSAP Private Wealth Pty Ltd, and two representatives from Activam Group, our independent asset consultant.

Your adviser does not receive any additional fees as a result of a recommendation to use these products.

TSAP Private Wealth Pty Ltd maintains a Conflict of Interest register which is available on request.

DIRECTORS AND SHAREHOLDERS OF THE AFSL

The directors and shareholders of TSAP Family Office Pty Ltd also have a shareholding in TSAP Private Wealth Pty Ltd.

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

COMPLIANCE AND PROFESSIONAL STANDARDS MANAGER
Telephone: +61 2 9199 8862
Email: admin@tsapprivatewealth.com
Address: TSAP Private Wealth Pty Ltd
'THE HUB', SUITE 27
89-97 JONES STREET
ULTIMO NSW 2007

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://tsapprivatewealth.com/fsg-tsap-family-office-pty-ltd.pdf

Professional Indemnity Insurance

TSAP Family Office 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

Nigel Tsa is an employee of TSAP Private Wealth Pty Ltd and is paid a salary. He may also receive a performance bonus which is based on a number of key performance indicators across the business.

Who is your Adviser?

Authorised Representative

Nigel King Sing Tsa

Authorised Representative No: 424637

Associated with Corporate Authorised Representative

'TSAP Private Wealth Pty Ltd' Authorised Representative No. 1310145

Contact Details

Office: 'The Hub', Suite 27
89-97 Jones Street
ULTIMO NSW 2007

Phone: +61 2 9199 8862

Mobile: +61 403 234 675

Email: nt@tsapprivatewealth.com

Professional Qualifications

FASEA Exam Standard Certification

Master of Applied Finance (Corporate Finance and Advisory)

Bachelor of Economics (Finance and Financial Economics, UNSW)

Advanced Diploma of Financial Services (Financial Planning)

Diploma of Financial Services (Financial Planning)

Membership & Associations

Member of Tax Practitioners Board, Tax (Financial) Adviser

Member of the FPA, AFP®