Financial Services Guide

This Financial Services Guide (FSG) dated 21 July 2026 is issued with the authority of Lionsgate Financial Group Pty Ltd ABN 92 140 591 484, Australian Financial Services Licence (AFSL) No. 342766 (Lionsgate). The Money Doctor Private Wealth Pty Ltd (trading as MD Private Wealth) provides advice as Lionsgate's Corporate Authorised Representative.

Lack of Independence

Lionsgate Financial Group Pty Ltd and its authorised representatives are not independent, impartial or unbiased because we receive commissions in relation to life risk insurance products and may receive other benefits permitted under the Corporations Act.

It is designed to assist you in determining whether to use any of the services offered by Lionsgate acting through its Authorised Representatives, and contains information about:

- Lionsgate, which, as the AFS Licensee, is responsible for the financial services
- Your financial adviser, who provides the services to you on Lionsgate's behalf as its Authorised Representative
- The financial services and products your financial adviser can provide
- How Lionsgate, your financial adviser and other related parties are paid for the financial services provided to you
- Any associations or relationships that could create potential conflicts of interest
- Details of our Professional Indemnity Insurance
- Whom to contact should you have a complaint or require records of advice

Authorised Representative Profile (ARP)

This FSG must be read in conjunction with the Authorised Representative Profile (ARP) as it forms part of this FSG. It provides detailed information about your individual financial adviser such as their contact details, Authorised Representative number and the types of financial products they can advise and deal in. Please retain both the FSG and the ARP for your reference and any future dealings with Lionsgate. The providing entity, being your Authorised Representative, acts for Lionsgate when providing authorised financial services.

What other documents might you receive

You might receive the following documents to help you make an informed decision on any financial strategy or recommended financial product.

Statement of Advice (SOA). All personal advice provided to you will be outlined in an SOA. The SOA will contain personal advice, the basis on which it is given, the reasons it is in your best interests, details of fees, commissions and information on relevant associations. Where further advice is provided that involves a significant change you will be provided with an SOA. Where further advice is provided that does not involve a significant change your financial adviser will make a record of the advice (ROA).

Product Disclosure Statement (PDS). You will receive a PDS if your financial adviser has provided advice on a particular product. A PDS will contain the key features of the financial product, significant risks and benefits, and fees associated with the financial product.

Who is Lionsgate

Lionsgate holds an Australian Financial Services Licence (AFSL) issued by ASIC and is wholly Australian owned and operated.

Lionsgate conducts business through a network of financial advisers who are appointed as its Authorised Representatives under its AFSL and are each on the Register of Authorised Representatives maintained by ASIC ("the ASIC Register"). ASIC has allocated Authorised Representative numbers to all Authorised Representatives.

What kinds of financial services and products are available

Your financial adviser can offer a range of insurance, investment, superannuation and retirement strategies and products. Lionsgate maintains an Approved Products List (APL), a copy of which can be supplied to you upon request.

Your financial adviser can provide advice and strategies on the following, but not limited to:

- Savings and wealth creation
- Financial management
- Investments including direct shares
- Superannuation
- Pre-retirement
- Retirement
- Self-managed superannuation funds
- Financial protection and insurance
- Estate planning (we do not provide legal advice)
- Centrelink
- Salary packaging
- Business succession
- Finance and gearing

See the ARP on the final page for the specific financial products Lionsgate authorises your financial adviser to advise on and/or deal in.

What initial and ongoing services are provided

Initial services include:

- Identification of your financial goals and objectives
- Collection and analysis of your existing personal and financial situation
- Investigation and consideration of possible financial planning strategies and products that will assist you to meet your goals and objectives and that are in your best interests
- Presentation of a written recommendation, referred to as a Statement of Advice
- Implementation of your strategy

Ongoing services can include:

- Revision of your personal and financial situation at suitable agreed intervals
- Discussion of whether recommendations remain appropriate should your personal circumstances or the legislative environment change
- Implementation of any recommendations made as part of ongoing service to you

If your circumstances change over time, your initial advice, recommendations, strategies and products may no longer be appropriate for you. Your financial adviser can periodically review this initial advice to determine its appropriateness, or you can contact your financial adviser for a review when your circumstances change.

How will you pay for the services provided, and what do they cost

All fees are payable to Lionsgate. Lionsgate and your financial adviser can be paid by fees or commissions, or a combination, for both the initial and ongoing service. Your financial adviser will discuss and agree both the rate and method of payment with you before any financial services are provided.

Any ongoing service fee agreement will require your financial adviser to send you, on the anniversary of the agreement, a written consent detailing the fees to be deducted under that arrangement over the next 12-month period. You must provide written consent before fees are deducted. When you receive personal advice, your SOA will detail all remuneration and other benefits associated with the advice.

Fees and any ongoing fees may be a fixed rate fee, a percentage, an hourly rate, or a combination, reflecting the complexity of your situation and the time and effort involved. Fees may also include brokerage on direct share trades — an amount marked up on the cost of the trade.

Commissions

For clients to whom Lionsgate provides financial services relating to life insurance, Lionsgate may receive a commission from the product issuer (usually monthly or annually). Ongoing commissions may be paid for as long as you hold the product. Commissions may be up to 66% initial (inc. GST) and 22% ongoing (inc. GST) of the premium for life insurance products.

For example, for a life insurance product with an annual premium of $1,000 whose product issuer pays 66%, Lionsgate will receive an initial amount of $660. Your financial adviser may receive up to 100% of this benefit, i.e. $660.

If a third party referred you, your financial adviser may forward referral payments or commissions to that third party. These amounts do not involve additional cost to you and will be disclosed in your SOA. All fees and commissions are subject to GST.

All fees and commissions disclosed in the SOA are payable to Lionsgate. Lionsgate will forward up to 100% of the amount paid to your financial adviser — for example, if Lionsgate receives $100, Lionsgate will retain up to $0 and pay up to $100 to your financial adviser.

Some product providers may give Lionsgate or your financial adviser non-commission benefits such as entertainment, training and support, or sponsorship. Both Lionsgate and your financial adviser maintain a register, in line with industry standards, to document any alternative forms of payment received. These registers are publicly available and must be provided within 7 days of request.

Lionsgate has no relationships or associations with financial product issuers.

What information should you provide, and how it's held

Your financial adviser will collect your personal objectives, lifestyle goals, details of your current financial situation and any other relevant information — typically via a client questionnaire known as a Fact Find. This is assessed by your financial adviser to assist in providing advice that is in your best interests. You have the right to withhold personal information, but this may compromise the effectiveness of the advice you receive. You should read any warnings in the Fact Find and SOA carefully before making any decision relating to a financial strategy or product.

You may specify how you would like to give your financial adviser instructions — for example, by telephone, SMS, email or other means.

Your financial adviser will maintain a record of your personal information, including details of your objectives, financial situation and any recommendations made to you. If you wish to examine your file or receive a copy of your record of advice, please ask your financial adviser and they will make arrangements for you to do so. Lionsgate and your financial adviser are committed to complying with a privacy policy to protect the privacy and security of your personal information — see mdprivate.com.au/privacy. When advice is provided to you, you may request a record of that advice within 7 years of receiving it, by contacting your Authorised Representative or Lionsgate directly.

Compensation arrangements

Lionsgate maintains Professional Indemnity Insurance that complies with section 912B of the Corporations Act.

What should you do if you have a complaint

If you have any complaints about the services provided, please take the following steps:

- Contact your financial adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within 3 working days, contact the Lionsgate Compliance Manager by telephone or in writing. Lionsgate will try to resolve your complaint quickly and fairly.

If you do not get a satisfactory outcome, you have the right to take your complaint to the Australian Financial Complaints Authority (AFCA), GPO Box 3, Melbourne VIC 3001, telephone 1800 367 287. Lionsgate is a member of this service.

This FSG is issued by

Lionsgate Financial Group Pty Ltd
ABN 92 140 591 484 · AFS Licence 342766
Level 1, Unit 5, 2-6 Kingsway, Cronulla NSW 2230
P: 1300 683 323
E: info@lionsgatefinancial.com.au

The distribution of this Financial Services Guide has been authorised by Lionsgate.

Authorised Representative Profile (ARP)

About your Lionsgate Authorised Representative

Your financial adviser	Paul Yang
Authorised Representative number	1267742
Business name of financial adviser	MD Private Wealth
Corporate Authorised Representative	The Money Doctor Private Wealth Pty Ltd
Authorised Representative number (corporate)	001322900
Office / postal address	Parcel Locker 10097 52587, 296 Pacific Hwy, Lindfield NSW 2070
Phone	0403 831 123
Email	paul@mdprivate.com.au
Website	mdprivate.com.au

About your financial adviser

Paul Yang is a Certified Financial Planner (CFP®) and NLP Practitioner with over a decade of experience in financial services. He teaches in the Master of Financial Planning program and is the author of several books on money, retirement and financial decision-making, published in both English and Chinese.

Lionsgate authorises your financial adviser to provide personal financial product advice on and/or to deal in the following financial products:

- 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 and Life Risk Insurance Products
- Interests in managed investment schemes, including Investor Directed Portfolio Services
- Retirement Savings Accounts (“RSA”) products
- Securities
- Standard Margin Lending Facility
- Superannuation

The Authorised Representative's fees and commission schedule

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Payment options are discussed with you by your financial adviser and are as follows: fee for service, implementation/transaction fees, commission, ongoing service fees, or a combination of the above depending on what best suits you.

Initial consultation	$0 – $2,000

Hourly rate	$800
Statement of Advice preparation and presentation	$0 – $10,000
Implementation fee	0 – 5% of the amount of investment products being implemented
Ongoing management / review fees	0 – 5% p.a. of the amount of investment products, or $0 – $10,000 p.a.

Fee Schedule Total, excluding GST.

All advice and servicing fees received for the financial services provided are paid to Lionsgate. As the authorising licensee, Lionsgate charges the financial adviser a monthly fee and forwards the balance to the financial adviser.

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