



ABOUT YOUR ADVISER

Miroslav Mirkovic | Authorised Representative Number 1321005 (Provisional)

V1.0 | 02/04/2026

SA Wealth Group

SA Wealth Management

Corporate Authorised Representative Number
402699

BUSINESS CONTACT DETAILS

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SA Wealth Solutions Pty Ltd (ABN) 72 634 162 422. | (AFSL) 525627 authorises your financial adviser to distribute this document. This document forms part of and should be read in conjunction with the SA Wealth Solutions Pty Ltd Financial Services Guide (FSG).

ABOUT ME

I am currently a provisional financial adviser in 2026 and became an authorised representative of SA Wealth Solutions Pty on 01/04/2026 as an employee of SA Wealth Management (which is a Corporate Authorised Representative of SA Wealth Solutions Pty Ltd). This means that I am undertaking a Professional Year of supervised work and training. During this period, I will be supervised by Apostolos Katranis at SA Wealth Management.

I hold the following qualifications:

- B. Commerce
- C. Financial Planning

I have met the following Financial Advisers Standards and Ethics Authority (FASEA) requirements:

- Education standard
- Passed the Financial Advisers Exam

I am authorised to provide the following financial services:

Superannuation and Retirement Planning
Personal Superannuation Pensions and Annuities Centrelink / Veterans' Affairs Assistance Aged Care
Wealth Creation and Investments
Deposit Products Investment Bonds Managed Investments Exchange Traded Products Listed Securities (Shares and other products) - Transacting Only Gearing

Wealth Protection

Personal Insurance
 Business Insurance
 Insurance Claims Assistance

Other Financial Planning Services

Budgeting and Cashflow Management
 Debt Management
 Estate Planning Assistance
 Tax (Financial) Advice

My remuneration

As an employee of SA Wealth Management, I am remunerated or receive payment via one or more of the methods following outlined below:

- Salary – I may be paid a salary based on our experience and capability.
- Bonus – I may be eligible to receive a bonus, based on a combination of revenue across services and certain non-financial measures (such as the quality of our service including compliance).
- Profits – We may be eligible to receive a percentage of profits from.
- Other – We may also receive other benefits, all of which our FSG or will be disclosed in the advice document we give you at the time of providing advice.

The following table summarises the types of fees or commissions that applicable to the services that I provide. Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply. All amounts are inclusive of Goods and Services Tax (GST).

Remuneration Type	Up to
Implementation Fee*	\$50,000 or 2%.
SoA Preparation Fee	\$50,000 or 1.5%.
Hourly Rate	From \$330
Remuneration Type	Up to
Ongoing Advice/Fixed Term Service Fee (i.e., Reviews etc.)	\$50,000 or 2%

Execution/General or other Services	Refer to Implementation/Hourly Rate for Execution only/General services. Other services will be agreed upon in writing.	
Insurance Commission*	0% to 66%^	0% to 22%

*Based on a % of funds invested or insurance premiums

^Applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020 commission of up to 130% will apply to additional cover.

For example, a 1% Adviser Service Fee based on a \$200,000 investment would equal a \$2,000 fee payable.

Benefits, interests and associations

The business, associated entities or I have arrangements with the following parties that may be capable or reasonably seen to be capable of influencing my advice. Arrangements may include payments or benefits and/or where another party may benefit financially should you utilise certain services or products.

If you require services that are outside the areas stated in this document, which I am not authorised to provide advice on, I can provide a referral to a professional who can assist. If I receive a specific fee for this referral, it is disclosed below. It will also be disclosed in an advice document such as Statement of Advice (SoA) or Record of Advice (RoA), if I provide you with personal advice.

Where applicable the specifics of any benefits or payments made or received will be disclosed to you in writing and agreed at the time of providing advice. Where personal advice is given, your adviser will give priority to your interests if a conflict exists between your interests and the interests of your Adviser, SA Wealth Solutions, or an associate of these.

Related Parties

Your Adviser may refer you to a fully authorised Mortgage and Finance Broker under a separate ACL. SA Wealth Solutions Pty Ltd and its related entities under it's AFSL's is not responsible for any credit advice provided.

All credit advice provided by SA Financial Services Pty Ltd ACN 606 737 553 ABN 80 606 737 553 and is a Corporate Credit Representative of Buyers Choice Licencing Pty Ltd (ACL 509484) ACN 626 172 281.

SA Wealth Management Pty Ltd ACN 149 628 222 ABN 87 149 628 222 is responsible for all financial planning advice and is a Corporate Authorised Representative (No. 000402699) of SA Wealth Solutions Pty Ltd ABN 72 634 162 422, AFSL 525627.

SA Wealth Property Services Pty Ltd ACN 656 180 782 ABN 83 656 180 782, RLA 316149 is responsible for Real Estate services (Residential and Commercial) under SA Wealth Group & Encore Real Estate.

SA Tax and Accounting Service Pty Ltd ACN 629 612 648 ABN 52 629 612 648, is responsible for taxation and accounting services under SA Wealth Group.

SA Wealth Group business name is owned by SA Wealth Management Pty Ltd ACN 149 628 222 ABN 87 149 628 222, SA Financial Services Pty Ltd ACN 606 737 553 ABN 80 606 737 553, SA Wealth Property Services Pty Ltd ACN 656 180 782 ABN 83 656 180 782, and SA Tax and Accounting Service Pty Ltd ACN 629 612 648 ABN 52 629 612 648.

All companies trade under the business name of SA Wealth Group, a multi-disciplinary service provider.

Referral Parties

As part of providing our advice services, we may also refer you to other professional services for example: accounting, mortgage broking services, and real estate services, both either through external parties or to SA Wealth Group's related entities.

If someone has referred you to your adviser, SA Wealth Solutions or your adviser may pay a fee or commission in relation to that referral. At this stage we do not have a formal arrangement in paying to third-party referrals or receive payments.