Financial Services Guide

Provided by:

dmca Wealth Solutions Pty Ltd ACN 138 601 895 Authorised Representative No. 340863 (**dmca Wealth Solutions**) and the Authorised Representatives set out in the Adviser Profiles section of this FSG,

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

as authorised representatives of dmca Financial Services Pty Ltd ACN 695 779 787 AFSL No. 700338 (**Licensee**)

Date: 18 November 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 may receive non-monetary benefits such as training and educational seminars from product providers;

we are unable 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.

If you enter into an ongoing fee arrangement with us, we will ask you to renew the agreement and consent to the deduction of advice fees from your account each year.

Financial services we are authorised to provide

dmca Wealth Solutions is authorised to provide financial product advice on and arrange the acquisition, disposal or variation of the following financial products to retail and wholesale clients:

- deposit and payment products
- debentures, stocks or bonds issued or proposed to be issued by a government
- life products
- interests in managed investment schemes including IDPS and MDA services

- retirement savings accounts products
- securities
- standard margin lending facility
- superannuation

dmca Wealth Solutions is a corporate authorised representative of the Licensee. Any financial services will be provided by dmca Wealth Solutions and its sub-authorised representatives who are listed in the Adviser Profile section. More details about them, including the financial services they are authorised to provide, is included in the Adviser 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 dmca Wealth Solutions. Some of our Authorised Representatives are owners of dmca Wealth Solutions and share in the profits that are made.

General advice

We may charge you a fee for any general 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 the general advice. The amount of these fees usually ranges from $2,200 to $9,900 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 are provided with any general advice.

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 $3,300 to $11,000 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 of between $3,960 and $26,400 and are paid monthly. 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 prior to you being charged.

Brokerage fees

We do not charge you for brokerage, but brokerage fees may be payable to third parties who execute transactions on your behalf.

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 up to 66% of the first year's annual premium.

We also receive an ongoing commission payment of up to 33% 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 educations 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.

Adviser remuneration

Our representatives are paid a base salary and do not receive commissions from product issuers. However, as stated above, some of our Authorised Representatives are owners of our business and 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.

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 Policy is available on request and at our website at www.dmca.com.au/complaints

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.dmca.com.au/privacy

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 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:

dmca Financial Services Pty Ltd contact details:

Address: PO Box 75, Fullarton, SA 5063

Email: dmcafinancialservices@dmca.com.au

Phone: 08 82725620

dmca Wealth Solution Pty Ltd contact details:

Address: PO Box 75, Fullarton, SA 5063

Email: wealthsolutions@dmca.com.au

Phone: 08 82725620

Adviser Profiles

This adviser profile forms part of the FSG dated 18 November 2026.



About Tania Anne Tonkin (Authorised Representative No. 000340892)

Qualifications

- Bachelor of Accountancy from University of South Australia on 14 May 1998.
- Diploma of Financial Services (Financial Planning) from Mentor Education on 20 May 2009.
- Certificate of Completion for Self-Managed Superannuation Funds from Kaplan Professional on 20 November 2009.
- Accreditation from the Listed Product Adviser Program from Kaplan Professional on 1 December 2014.
- Registered Tax Agent.

Memberships

- Fellow Chartered Accountant with Chartered Accountants Australia and New Zealand (FCA).
- Member of the SMSF Association.
- Member of the Financial Advice Association Australia (FAAA).

Authorised financial services

The Licensee has authorised Tania to provide financial product advice on and arrange the acquisition, disposal or variation of the following financial products to retail and wholesale clients:

- deposit and payment products
- debentures, stocks or bonds issued or proposed to be issued by a government
- life products
- interests in managed investment schemes including IDPS and MDA services
- retirement savings accounts products
- securities
- standard margin lending facility
- superannuation

Adviser Profiles

This adviser profile forms part of the FSG dated 18 November 2026



About Alison Lee Stanbridge (Authorised Representative No. 001262164)

Qualifications

- Bachelor of Accounting from the University of South Australia on 20 July 2011.
- Advanced Diploma of Financial Planning from Kaplan Professional on 30 October 2017.
- Accreditation from the Listed Product Adviser Program from Kaplan Professional on 3 April 2018.
- Certificate of Completion for Self-Managed Superannuation Funds from Kaplan Professional on 31 December 2018.
- Accreditation as an Aged Care Professional from Aged Care Steps on 25 October 2021.
- Registered Tax (Financial) Adviser.

Memberships

- Chartered Accountant with Chartered Accountants Australia and New Zealand (CA).
- Fellow Member of the Taxation Institute of Australia (CTA).

Authorised financial services

The Licensee has authorised Alison to provide financial product advice on and arrange the acquisition, disposal or variation of the following financial products to retail and wholesale clients:

- deposit and payment products
- debentures, stocks or bonds issued or proposed to be issued by a government
- life products
- interests in managed investment schemes including IDPS and MDA services
- retirement savings accounts products
- securities
- superannuation

Adviser Profiles

This adviser profile forms part of the FSG dated 18 November 2026



About Blake Alfred Tooth (Authorised Representative No. 001310512)

Qualifications

- Bachelor of Commerce in Finance from Flinders University of South Australia on 21 April 2010.
- Advance Diploma of Financial Planning from Kaplan Professional on 1 November 2019.
- Graduate Diploma of Financial Planning from Kaplan Professional on 21 May 2023.
- Accreditation from the Listed Product Adviser Program from Kaplan Professional on 29 September 2023.
- Registered Tax (Financial) Adviser.

Authorised financial services

The Licensee has authorised Blake to provide financial product advice on and arrange the acquisition, disposal or variation of the following financial products to retail and wholesale clients:

- deposit and payment products
- debentures, stocks or bonds issued or proposed to be issued by a government
- life products
- interests in managed investment schemes including IDPS and MDA services
- retirement savings accounts products
- securities
- superannuation