



Financial Services Guide

This document contains important information for you to know before you seek our advice



Financial Services Guide

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This document contains important information for you to know before you receive advice.

The individuals referred to in this Financial Services Guide (FSG) are Authorised Representatives of Guideway Financial Services Pty Ltd ('Guideway', 'us', 'we', 'our') ABN 46 156 498 538, Australian Financial Services Licence (AFSL) number 420367. Guideway is responsible for the financial services provided to you under this FSG and has authorised the distribution of this FSG.

Who is Guideway?

Guideway has been contracted by REI Superannuation Fund Pty Limited ABN 68 056 044 770 (REI Super) to provide financial advice to REI Super members. Guideway is an Australian owned and operated financial service business dedicated to providing advice and education to assist individuals to meet their needs, goals and objectives. We are a proud partner of industry, government and corporate superannuation funds.

Why you should read this Financial Services Guide

This Financial Services Guide (FSG) explains the financial services offered by Guideway and your Authorised Representative (who is authorised by Guideway). It is intended to assist you in making an informed decision about whether to use our services, how relevant people and entities are remunerated and how your complaints are dealt with.

Electronic disclosure

Guideway and your Authorised Representative may provide disclosure documents such as a Financial Services Guide, Statement of Advice and Product Disclosure Statements by making them available digitally (for example – as a hyperlink in an email). You can opt out of this communication method at any time by contacting your Authorised Representative or Guideway. If you opt out of electronic disclosures you will be provided with disclosure documents (including this document) in hardcopy form.

Not independent

The advice you receive from your Financial Adviser will not be independent, impartial or unbiased because:

- 1) Guideway is paid by REI Super to provide financial product advice to REI Super members on REI Super's products, and
- 2) Guideway also receives fees from REI Super for other services, including providing financial advice related support services and education.

Other important documents you may receive

If your Financial Adviser provides you with personal financial product advice they will provide this to you in a written **Statement of Advice (SoA)**. This will describe:

- any advice and strategies they recommend and the reasons why;
- the financial products and services they recommend and the reasons why;
- the fees your Financial Adviser and Guideway may receive, as well as fees charged by the recommended products; and
- any associations your Financial Adviser and Guideway have with financial product providers or other parties that may influence the advice you receive.

After that, any time they give you further financial advice, they will either provide you with another SoA or provide you with a written **Record of Advice (RoA)** instead.

You can request an additional copy of your SoA or RoA by contacting Guideway any time up to seven years from the date the advice was provided.

If your Financial Adviser provides personal financial product advice about a particular financial product, they will generally provide you with a copy of the **Product Disclosure Statement (PDS)**. A PDS is issued by the product issuer and contains information about the benefits, risks and other features of the product. You are recommended to read the PDS in its entirety so that you can make an informed decision about whether to acquire the product (or invest additional funds).

What types of advice and strategies can your adviser help you with?

Your Financial Adviser can provide personal advice to you on:

- Selecting an appropriate investment option within REI Super
- Whether making additional contributions to your REI Super account is suitable for your goals
- Personal Insurance needs assessment (life, TPD and income protection cover) and the cost for this cover with REI Super
- Commencing a Transition to Retirement or Account based Pension account within REI Super

Your adviser may also provide general advice (advice that does not consider your circumstances).

What financial products can your adviser recommend when providing personal advice?

Under the law, REI Super can only cover the cost of advice related to your beneficial interest in REI Super. Because this advice is funded by REI Super, your adviser can only provide advice on REI Super products—specifically, your beneficial interest in the fund—and cannot advise on other superannuation or insurance products outside of REI Super.

If it is identified that the advice you require is beyond the scope or complexity of this service, you will be referred to an alternative advice service provided by financial advisers licensed by Guideway. The financial advisers who provide this service charge a fee for their services and therefore, can provide advice on a broader range of superannuation funds and financial products.

What is personal advice?

Personal advice is advice that considers your objectives, financial situation or needs. When you receive personal advice, you will receive a Statement of Advice or Record of Advice that documents and explains your Financial Adviser's advice.

In order to provide personal advice your Financial Adviser needs to obtain information from you that will enable them to determine the appropriate strategy and products that will be suitable for your circumstances and will assist you to achieve your goals. If your Financial Adviser provides you with personal advice and the information they receive from you is incomplete, inaccurate or insufficient, the advice you receive may not be appropriate and you will need to consider it in light of your circumstances.

What's the cost of personal advice?

Generally, the financial advice services described in this FSG are **available to REI Super members at no additional cost when the advice relates solely to your REI Super account(s)** (your "beneficial interest" in REI Super). This is because the cost is covered by the administration fee you already pay as part of your REI Super membership.

No additional cost topics

Generally, you will not pay extra for advice on:

- Advice on how to invest your REI Super or Income account
- Insurance needs assessment (life, TPD and income protection cover, and costs for this cover within REI Super)
- Simple superannuation contribution strategies
- Transition to retirement strategies (drawing an income while working part-time)
- Pre-retirement booster strategies (transition to retirement combined with salary sacrifice)
- Turning your super into an income stream in retirement

What other financial services do we provide?

General financial product advice (General advice)

General advice provides you with information about a financial product or service. It can help you learn more about these products or services and assess whether a product or service is right for you. It does not consider your financial situation, needs or objectives ("your circumstances"). General advice may be verbal or in writing.

If you receive any general advice, you should carefully consider its appropriateness in light of your situation as the Authorised Representative provides this without considering your circumstances. If the general advice you receive is about a particular financial product, you should also obtain a copy and review the Product Disclosure Statement before making a decision.

Tax (financial) advice services

Your Financial Adviser may include information about the tax implications of their advice in the SOA or ROA they provide to you. We do not intend for you to rely on this information to satisfy liabilities or obligations or claim entitlements that arise, or could arise, under a taxation law. If you wish to rely on this information for this purpose, you should request advice from your accountant or registered tax agent to confirm its accuracy.

Dealing services – with personal advice

If your Financial Adviser provides you with personal advice, they may assist you with implementing this advice. This includes the arrangement of your investments with the respective financial product issuers. This process is known as dealing.

Dealing services – without personal advice

Your Authorised Representative may also provide you with dealing services, without providing you with personal advice. They will only do so when you explicitly request your Authorised Representative's assistance with implementing your instructions. For example, you may instruct your Authorised Representative to increase your investment in a particular financial product.

If you request dealing services without personal advice you should be aware that the Authorised Representative will not form a view or make a recommendation as to whether the actions you have asked us to perform on your behalf are appropriate for you or in your best interests. You therefore risk making a financial decision that may adversely affect you. For this reason, you are recommended to consider obtaining personal advice before you request this service.

What can't your Authorised Representative do?

- Act as a trustee on your behalf
- Act under a power of attorney on your behalf
- Act as your legal personal representative or executor/ executrix
- Hold or control your funds or investments
- Perform a Portfolio Management Service.

How our advice process works

Step 1. Initial meeting

The purpose of this meeting is to help you understand how your adviser operates and to allow them to assess how they can assist you. This will typically involve your adviser asking questions about why you are seeking advice, as well as your goals, financial situation, and needs.

By the end of the meeting, your adviser will generally be able to determine whether they can provide you with personal advice that is in your best interests.

If your adviser determines that they can provide you with personal advice in your best interests and you agree to proceed, they will begin preparing a Statement of Advice (SoA).

Personal advice is only provided at the initial meeting if you request time critical advice and your adviser determines it is appropriate to provide this service. If time critical advice is provided, you will generally receive your SoA within 5 days.

Step 2. Statement of Advice (SoA) presentation

When your personal advice has been prepared, your adviser will provide you with SoA. Your adviser will typically email the SoA to you for your review. After reviewing the document, you will have the opportunity to meet with your adviser to discuss its contents and ask any questions you may have.

You will have the opportunity to consider your SoA and any other relevant documentation (such as Product Disclosure Statements) before you commit to any changes. This will allow you to take the time to understand our advice, read about the financial products we have recommended, and decide whether to proceed with implementing our advice.

Step 3. Implementation

If you choose to proceed with the advice, please follow the instructions provided at the end of your SoA. Your adviser will remain available to answer any questions you may have regarding the advice and the implementation process.

About the advice team

The following individuals are members of the REI Super advice team at Guideway.

Peter Trusler

Financial Adviser

Authorised Representative #1302194

Peter Trusler has been with Guideway for over eight years, working closely with industry superannuation funds to support them in providing financial advice and education to their members.

Peter is very knowledgeable in REI Super's products, having worked alongside the fund since 2023.

Peter holds a Bachelor of Commerce from Deakin University having completed majors in Finance and Financial Planning. Peter has also completed Ethics and Professionalism in Financial Advice through Kaplan Higher Education.

Information about Peter's qualifications, education and experience

Bachelor of Commerce (Finance & Financial Planning)

Deakin University

Ethics and Professionalism in Financial Advice

Kaplan Higher Education

How to contact Peter

Office address:

Level 3, 91 William street
Melbourne VIC 3000

Telephone: 03 9039 6519

Email: peter.trusler@guideway.com.au

Harrison (Harry) Lewis

Financial Adviser

Authorised Representative #1316178

Harrison Lewis has been with Guideway for five years. He began his career with Guideway as a Paraplanner and quickly progressed to an Associate role, before becoming a financial adviser. Throughout this time, he has developed extensive knowledge in various industry funds, including REI Super.

Information about Harrison's qualifications, education and experience

Master of Financial Planning

Kaplan Higher Education Pty Limited

Graduate Diploma of Financial Planning

Kaplan Higher Education Pty Limited

Bachelor of Banking and Finance

Monash University

How to contact Harrison

Office address:

Level 3, 91 William Street
Melbourne VIC 3000

Telephone: 0473 222 676

Email: harry.lewis@guideway.com.au

Colin Fernandes

Provisional Financial Adviser*

Authorised Representative #1316179

Colin Fernandes has been with Guideway for six years throughout which time, he has worked closely with industry superfunds, including REI Super. Colin brings a wealth of knowledge regarding REI Super products and technical skills to support this knowledge.

*Colin is currently undertaking his Professional Year so that he can become a Financial Adviser. Colin is being supervised by Alexander Aracas (Authorised Representative #422727). As Colin's supervisor, Alexander is responsible for the advice Colin provides.

Information about Colin's qualifications, education and experience

Graduate Diploma of Financial Planning

Kaplan Higher Education Pty Limited

Bachelor of Commerce

University of Melbourne

How to contact Colin

Office address:

Level 3, 91 William Street
Melbourne VIC 3000

Telephone: 0468 365 911

Email: colin.fernandes@guideway.com.au

If you would like to contract Colin's supervisor, Alexander Aracas:

Telephone: 03 9039 6550

Email: alex.aracas@guideway.com.au

What financial products can your adviser help you with?

The Guideway Authorised Representatives in this FSG are authorised to provide financial product advice and deal on the following financial products to retail clients:

- Basic deposit products such as bank accounts;
- Non-basic deposit products including term deposits with terms greater than 2 years;
- Government debentures, stocks and bonds;
- Life risk insurance products such as term life insurance, income protection and total and permanent disability;
- Life insurance with investment components such as insurance bonds;
- Managed investment schemes including Investor Directed Portfolio Services (including various wrap, master trust products and administration services);
- Retirement savings accounts;
- Superannuation investments (including those offered through retail, industry superannuation funds, and self-managed superannuation funds); and
- Securities.

Under this REI Super intrafund advice service your adviser will only provide personal advice about your beneficial interest in REI Super and related REI Super products.

How can you give us instructions about your financial product/s?

Your adviser is not authorised to make changes to your financial products or investments on your behalf. If you wish to make any changes, you will need to complete the relevant forms and documentation provided to you or follow the

instructions provided to make the changes via REI Super's website. Any implementation forms, such as an investment switch form, should be submitted directly to REI Super and not to Guideway.

For your own protection, you should not:

- Sign any blank forms or documents
- Appoint your Authorised Representative to act as your attorney or authorised signatory
- Nominate your Authorised Representative to receive your statements without you also receiving a copy
- Give your Authorised Representative unclear or misleading instructions or false information

How is your Authorised Representative paid?

Your adviser is a salaried employee of Guideway Licensee Services Pty Ltd ABN 15 168 582 741 (GLS) and may qualify for performance-based bonuses from GLS as part of their employment arrangements. This discretionary bonus ranges from 0% to 10% of the adviser's salary package utilising a balanced scorecard approach. The balanced scorecard comprises both organisational metrics, as well as individual key performance indicators. For example, an Authorised Representative with an annual salary of \$80,000 per annum may receive annual bonuses of up to \$8,000 per annum. Your adviser's discretionary bonus is not expected to influence any financial product advice provided to you.

If you would like to know more about your financial adviser's remuneration, prior to receiving our services, please contact Guideway.

Other benefits or remuneration

Non-monetary benefits

Non-monetary benefits such as training or information sessions from third parties or non-related entities (for example a product provider or insurer) may be received by your Authorised Representative, Guideway employees and directors or a Guideway-related entity. Each benefit may not exceed \$250 per person and will be recorded in Guideway's alternative remuneration register. These non-monetary benefits will not influence the advice you receive from your Authorised Representative.

Alternative remuneration

If you are provided with an SoA, any alternative remuneration that may reasonably be considered to influence the advice will be disclosed in that SoA.

Does Guideway have any relationships or associations which might influence the financial services you receive?

Guideway is not a member of any financial group, but may from time to time have associations with product issuers (e.g. superannuation funds) and financial services providers who may appoint or enter into arrangements with Guideway to provide services. Under these arrangements, Guideway may receive fees for providing licensing services under our AFSL, as well as fees for providing various support services such as research, compliance, technical, software systems, peer reviews, administration and training assistance. The product issuer may also refer clients to Guideway for financial advice.

How is Guideway paid & our relationship with REI Super

Guideway has been engaged by REI Super to provide telephone-based advice services to REI Super members. This advice is provided by a Guideway Financial Services or Guideway Licensee Services employee acting as an Authorised Representative under Guideway's Australian Financial Services Licence, not under REI Super's Australian Financial Services Licence.

REI Super pays Guideway a fixed daily fee for agreed advice service days, subject to a minimum annual fee. This fee is payable to Guideway for making advice services available to REI Super members. It is not based on whether you receive advice, whether you act on any advice, the type of advice provided, or the outcome of the advice.

Guideway also receives remuneration from REI Super for other support services. These may include technical support, financial education services and software-related services. These arrangements are separate from any personal advice provided to you, but are disclosed so that you are aware of the broader commercial relationship between Guideway and REI Super.

REI Superannuation Fund Pty Ltd holds Australian Financial Services Licence 240569 and RSE Licence L0000314 and is the trustee of REI Super Fund ABN 76 641 658 449. Guideway is not the trustee of REI Super and does not issue, administer or operate REI Super products. Guideway is responsible for the financial advice provided by its representatives under Guideway's Australian Financial Services Licence.

Guideway is not a related party of REI Super. Guideway is required by law to ensure that its advisers and representatives comply with their professional and legal obligations when providing personal advice, including the obligation to act in

your best interests, provide appropriate advice and prioritise your interests where a conflict arises.

Other than the arrangements disclosed in this FSG, Guideway and your adviser are not aware of any other relationships or associations that might reasonably be expected to influence the financial services provided to you.

Privacy Collection Statement

We collect personal information from you to provide financial advice or credit assistance and related services. We may also collect your personal information from third parties, such as from our Authorised Representatives and Credit Representatives, product issuers (e.g., super funds), insurers, platform operators, your professional advisers, health professionals (with your consent), and government agencies (including Services Australia, if you authorise us to act on your behalf).

The purposes for which we collect your personal information include to:

- deliver our main financial advice and credit services;
- verify your identity and comply with related legal obligations (including anti-money laundering requirements);
- assist with applications to superannuation funds, product issuers, insurers, lenders and Government agencies;
- arrange services through external providers and partners;
- meet our compliance, record-keeping, training and other similar legal obligations.

Depending on the service provided, we may disclose your personal information to:

- people you authorise to act on your behalf, such as your financial adviser, solicitor, accountant, executor, administrator, trustee, guardian or attorney;
- financial product and service providers, including super funds, platform operators, insurers, lenders, credit providers, financial planning software providers and paraplanners;
- cloud and technology service providers (including Microsoft Azure, which may provide AI and data processing services to us)
- our Authorised Representatives and Credit Representatives we authorise;
- medical practitioners and health service providers, where required for insurance or related advice;
- companies involved in the payments system, including financial institutions, merchants and payment processors;
- organisations engaged to support our business functions, such as auditors, compliance consultants, IT service providers,

data storage providers, and marketing and communications providers;

- our professional advisers (such as solicitors and insurers), courts, tribunals and dispute resolution bodies;
- credit reporting bodies and lenders;
- other organisations that provide products or services in partnership with us, so they can provide services to you or contact you on our behalf; and
- regulators, Government agencies, law enforcement bodies and other parties to whom disclosure is required or authorised by law (including both Australian and overseas authorities, where applicable).

Some of our service providers are located overseas, and may store and/or process your personal information in a jurisdiction outside of Australia (which means we are likely to disclose your personal information overseas, including in particular to our service providers in the United States and Singapore).

If we record interactions with you (such as phone or video calls), we may use technology, including artificial intelligence tools, to generate transcripts and summaries for compliance and record-keeping purposes. These records form part of your client file. Please let us know if you do not wish for an interaction to be recorded.

Generally speaking, there is no legal requirement for you to provide us with your personal information. However, if you don't do so, we may not be able to provide you with some of our services. In addition (and more specifically), you are not required by law to provide your Tax File Number (TFN) or identification information (such as driver licence or passport) to us. However, if you choose not to provide these details, additional tax may be withheld from your superannuation benefits (if you also withhold your TFN from your superannuation fund), and in some cases we may be unable to provide certain financial or credit services.

Our full Privacy Policy is available at <https://guideway.com.au/privacy> or by contacting us. It sets out in more detail how we collect, hold, use and disclose personal information, how you can access or correct your information, how long we keep records, how we protect your information, and how to make a complaint.

By engaging our services, you consent to us collecting, using and disclosing your personal information (including sensitive information such as health information, and your Tax File Number and identification information where relevant) as described in this document and in our Privacy Policy.

If you wish to examine your file or have any other queries in relation to your privacy issues, please contact Guideway.

What should you do if you have a complaint?

If you are not satisfied with the service you receive, you can lodge a complaint to Guideway.

If you wish to lodge a complaint please send an email to advice@guideway.com.au and outline the details of your complaint. Alternatively, you can phone or write to Guideway (using the contact details in this FSG). Please address your complaint to the Guideway Resolution Officer.

After your complaint has been received, we will generally contact you within 1 business day to acknowledge your complaint.

Where possible, we will endeavour to satisfactorily resolve the issue with you within 5 business days. If we resolve the issue to your satisfaction within this timeframe, we will generally not provide you with a written response unless you request one.

It is not always possible to respond to your complaint within 5 business days as some issues are more complex than others. The maximum amount of time we can take is 30 calendar days, unless we notify you there will be a delay in our response due to the complexity of the case and/or circumstances outside our control.

You may also pursue the matter through an external dispute resolution process (although this generally only proceeds after a complaint has gone through the internal complaints handling process or if we notify you of a delay). Guideway is a member of the Australian Financial Complaints Authority (AFCA), an external dispute resolution scheme established to resolve complaints about member companies. AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA using the details below:

Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678 (free call)

Email: info@afca.org.au

Website: www.afca.org.au

Please note that the complaint procedures set out in this FSG do not apply to complaints you wish to lodge or make against the product issuer of the product in which you invest (such as trustees of superannuation funds or responsible entities of managed investment schemes). For details of how to make such complaints, refer to the PDS of the relevant product.

Compensation Arrangements

Guideway has a professional indemnity insurance policy in place that covers claims in respect of the financial services detailed in this FSG where provided by its authorised persons (authorised acts), such as your Financial Adviser. These authorised acts are covered even where the authorised person ceases to be so authorised. Guideway believes that this policy satisfies the requirements of section 912B of the Corporations Act.

How can I contact Guideway?

P: 1300 138 138

E: advice@guideway.com.au

A: Level 3, 91 William Street
Melbourne VIC 3000

W: <https://www.guideway.com.au>

Please keep a copy of this FSG for your records and future dealings with Guideway or your Authorised Representative.