DALTON
FINANCIAL PARTNERS

PREFERRED BY PROFESSIONALS
TRUSTED BY CLIENTS

Boutique Financial Planning

Financial Services Guide

THIS GUIDE GIVES IMPORTANT INFORMATION ABOUT:

- The services we offer you
- How we, our licensee and our associates are paid
- What associations or relationships we have with financial product issuers
- Our internal and external dispute resolution procedures and how you can access them

Dalton Financial Partners Pty Ltd ATF
Dalton Family Trust T/as Dalton
Financial Partners ABN 93 155 823 555

Authorised Representative No. 418220
of
Dalton Financial Services Pty Ltd
Australian Financial Services
License No. 530255

1/86 Brighton Road, Sandgate QLD 4017
Phone: 07 3269 5307
Email: admin@daltonfp.com.au

www.daltonfp.com.au

Joshua Dalton Authorised
Representative
No. 305170

September 17 2026

Purpose of this document

Financial Services Guide

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 consider 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 may receive commissions on life risk insurance products that are not rebated in full to clients, we are not able to refer to ourselves or our advice as independent.

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 SoA or 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) 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 an Ongoing Service Agreement (OSA) with us each year you will receive a summary of your advice services and fees for the coming year. We will also ask you to confirm that you would like the arrangement to continue and consent to the deduction of our advice and service fees.

Adviser Profile

About
Josh Dalton

Education, Qualifications, and Memberships

- CERTIFIED FINANCIAL PLANNER ®
- Bachelor of Business
- Advanced Diploma of Financial Planning
- Registered tax (financial) adviser
- Accredited Listed Product Adviser
- Self-Managed Super Fund accredited adviser
- Member of the Financial Advice Association of Australia

CFP® THE SIGN OF GOOD ADVICE
CERTIFIED FINANCIAL PLANNER®

Client Testimonials

T. Beck

Josh Dalton and his team helped my siblings, and I sort out my mother's complex financial affairs and manage them through accounts that are very user friendly and future-proof.

Josh was personally involved in this process, and his staff are extremely responsive and informative, responding promptly and professionally to all our enquiries. As a family we are committed to our mother's financial security, and we are very confident that this is in safe hands at Dalton Financial Partners.

M. Baker

We have been clients of Josh and his team for 5 years and have been very happy throughout. Our initial situation was not straightforward, but they took the time to understand our position and tailored an appropriate and comprehensive investment strategy.

Importantly, this strategy has not stayed static and has been adapted to our own needs and market conditions. We have no hesitation in recommending Josh and his team, and it has been great to see his business grow.

The Dalton Difference

Financial and Life Planning

The focus of our financial plan and strategies is supporting you in defining and achieving your goals and lifestyle aspirations.

Execution Focused Advice

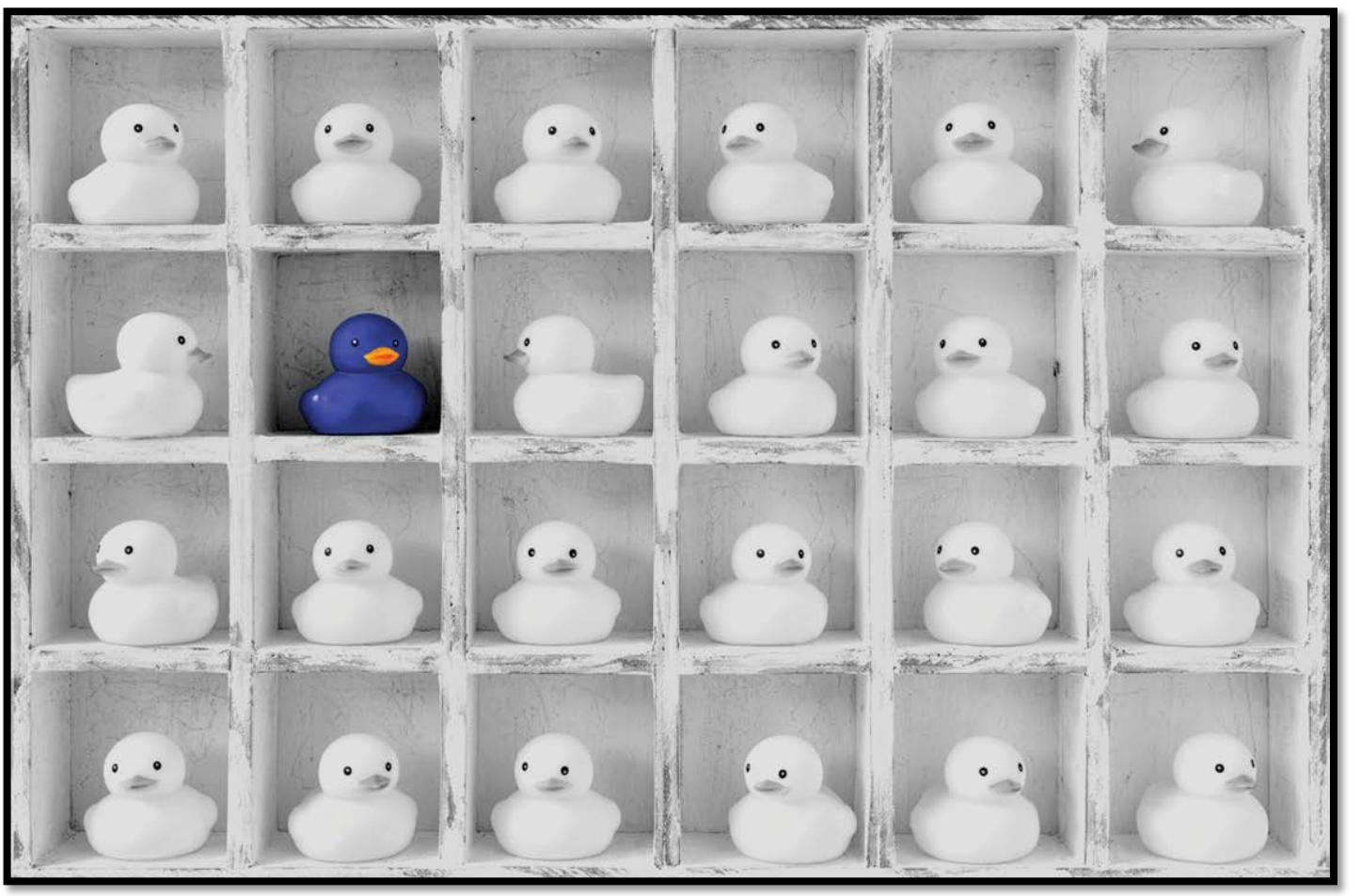
We believe that a lot of our value comes from ensuring financial plans are executed consistently.

Comprehensive Approach

We consider all aspects of your financial life and cover a wide range of advice services.

Boutique Service Adviser

Our business model limits the number of clients per adviser, so you continue to receive high quality and personalised service long-term.



Our Services

Dalton Financial Partners offers a comprehensive approach to financial planning. We seek to understand your situation in detail. This includes clarifying your goals and lifestyle aspirations that will require money, planning and advice to achieve.

Maximising the chances of achieving your goals and aspirations is the focus of our service engagement.

Areas of Advice Daltons Cover:

Cash Flow and Debt Management

- Personal budgets and monitoring cash flow
- Accelerated debt repayments & restructuring strategies
- Salary packaging advice

Tax Effective Investing

- Shares and managed investments
- Portfolio construction and management
- Strategic property advice
- Trust and company structures
- Wealth creation strategies for high income earners
- Gearing / home equity strategies

Superannuation

- Strategic advice regarding superannuation legislation
- Contribution strategies (getting money into super)
- Superannuation specific investment advice
- Self-managed superannuation; structural, investment and legislative advice

  (Only accredited advisers)
- Industry superannuation funds

Retirement Planning

- Superannuation, pensions, income streams and annuities
- Investment strategies specific to funding retirement income
- Capital management strategies
- Managing death tax

Wealth Protection and Estate Planning

- Life insurance, TPD, trauma and income protection
- Buy / sell and key person insurance
- Adviser facilitated estate planning

Strategies for Business Owners

- Financial planning strategies specific to business owners
- Business consulting
- Business succession planning
- Exit strategies: preparing for sale and tax concessions

Other areas

- Redundancy
- Disability and compensation payouts
- Inheritances
- Strategies for philanthropy and charitable giving

Financial Services we are authorised to provide

We are authorised to provide personal and general advice and dealings for both retail and wholesale clients for the following financial products:

- Deposit and payment products (basic and non-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
- Retirement savings account products
- Interests in managed investment schemes including investor directed portfolio services (managed funds, master trusts and "wrap" accounts) and MDA services
- Securities, meaning shares and other securities
- Standard margin lending facilities (accredited advisers only); and
- Superannuation, whether self-managed, personal or corporate super

If you do not obtain personal advice, you face the risk that the Financial Product/s you select will not fully consider your objectives, financial situation or needs.

Who is our Licensee?

To provide financial advice, requires the adviser to either hold an Australian Financial Services Licence (AFSL) or be authorised to provide advice by an AFSL holder. We have chosen to be licensed by Dalton Financial Services Pty Ltd.

Dalton Financial Services is 100% privately owned and holds its own AFSL.

Dalton Financial Services is responsible for ensuring the advice we provide meets the various legal and regulatory requirements and provides us with Professional Indemnity insurance and dispute resolution systems.

For Dalton Financial Services support systems and insurances, we pay a monthly fee.

Do we have any relationships or associations with financial product issuers?

Associations, Conflicts and Referrals

Both Dalton Financial Partners and Dalton Financial Services Pty Ltd are privately owned and are not part of any company which issues financial products. There are no ownership ties or other relationships with any issuer of financial products which might unduly influence which financial products we are authorised by Dalton Financial Services to recommend.

We construct discrete portfolios known as Separately Managed Accounts (SMAs) specifically for our clients. We convene an investment committee to determine the appropriate asset mix for these portfolios, and we provide investment management services for these SMAs. Our SMAs are issued by Hub 24.

Your adviser may sometimes recommend investments in shares that they currently hold or may hold in the future. If this creates a potential conflict of interest, we will tell you and explain how that conflict will be managed.

Josh Dalton is a director of and owns shares in Dalton Cook Finance Pty Ltd ('Dalton Finance') and may benefit from the profits that company makes. Dalton Financial Partners Pty Ltd also receives monthly fees from Dalton Finance for providing referrals to it and for Dalton Finance's participation in joint branding and marketing initiatives. These fees are currently $2,500 p/m for the exclusive referral arrangement and $1,000 p/m for marketing, plus GST. The referral fee may increase if Dalton Finance achieves certain revenue thresholds.

Who do we act for?

As authorised representatives, we provide financial services on behalf of the Licensee. We act for you when providing advice.

Other Benefits

We may also receive additional benefits by way of sponsorship of educational 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.

If our clients refer new clients to us, we may, at our absolute discretion, offer a gift (e.g. a gift card or similar) as a token of our appreciation.

How do I pay Dalton Financial Partners for Advice?

You can engage us in 2 different ways:

Strategy Meeting and Financial Blueprint.

We undertake a thorough review of your financial position, goals and priorities to develop clear, actionable strategies tailored to your circumstances. This may include consideration of your cash flow and debt, investments, superannuation, personal insurance and investment risk profile.

This service provides strategic advice only. It does not include specific financial product recommendations or any implementation of recommendations. If you wish to proceed further, these services can be provided through our Implementation and Ongoing Service.

The Strategy Meeting and Financial Blueprint service starts from ***$3,000 plus GST****.*

Implementation and Ongoing Service.

Implementation and Ongoing Service helps put the strategies recommended into place, while providing ongoing advice and support as your circumstances change.

Your first year of service includes comprehensive planning, specific product recommendations, establishment of accounts and investments, superannuation and insurance arrangements, facilitated estate-planning coordination, advice documentation, full implementation support, and collaboration with product providers and other relevant professionals. The services included will be tailored to your individual needs and confirmed in your Terms of Engagement.

Your first year of service may involve up to seven meetings (mostly online) to establish the key components of your financial plan. Once implementation is complete, ongoing service generally includes four contact points each year, including two review meetings. Our focus is to help keep your financial plan on track and appropriately updated in response to changes in your circumstances, financial markets, and legislation.

Ongoing service fees start from ***$7,200 plus GST*** *for a 12-month service period. Fees are tailored to the scope and complexity of your individual advice needs and are reviewed annually as part of your service agreement. The portion of the fee relating to your superannuation strategy can generally be deducted directly from your superannuation fund, subject to applicable requirements and your consent. The main remaining portion of the fee is typically paid through monthly direct debit.*

General Advice

We may charge you a fee for any general advice (that is, advice that does not consider your financial situation, needs or objectives) we provide for you. That fee may be either a fixed fee or based on the number of hours it takes us to prepare and provide you with general advice. Details of the fee will be agreed with you in writing. You may request information about these fees within a reasonable time after receiving this FSG but before you are provided with any general advice.

Insurance Commissions

In regard to life & disability insurance strategies, our preference is to charge you a combination of a fixed fee (included in your comprehensive service fee) and product commissions to cover the cost of the advice and implementation. However, clients can elect to have commissions removed and pay a higher fixed fee.

Initial commissions can be up to 66% of the first year's insurance premium and up to 22% of the annual premium from the second year onwards, including GST.

For example, for an insurance product with an annual premium of $3,000, where the issuer pays us an upfront commission of 66%, we will receive $1,980. The issuer will pay us 22% of the annual premium as an ongoing commission for as long as you hold the product. Assuming an annual premium of $3,000, this equates to $660 per year.

Insurance needs analysis, reviews and strategy are included in your fixed service fees. New insurance applications, ongoing policy administration and claims management are covered by insurance commissions. Insurance commissions included in your premium are fully disclosed and are only payable if the policy is successfully placed and retained. If commission payments are applicable, they will be noted in your 'Terms of Engagement' and fully disclosed in your Statement of Advice.

We look to present fees that we believe are fair and represent value. Our aim is to put our clients in a better financial position over the long-term 'net of fees' paid.

How can you provide us 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.

Before we provide personal advice, you need to provide us with your personal objectives, details of your current financial situation and any relevant information, so that we can offer you the most appropriate advice possible.

You have the right not to tell us, if you do not wish to. However, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation.

We are also legally required to verify your identity, so we will ask to see your passport, driver's license or other identity documents. You should read the warnings contained in the SoA carefully before making any decision relating to financial products.

What information do we maintain in your file, and can you examine it?

We will retain copies of your identity documents, and we will maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you, including the initial SoA, and any subsequent Statements of Additional Advice (SoAA) and Records of Advice provided to you when receiving our ongoing service. Copies of these can be requested either verbally or in writing. You can typically access these for up to seven years after the relevant advice has been provided.

If you wish to examine your file, please ask us. We will make arrangements for you to do so.

Adviser Remuneration

Josh Dalton is paid a base salary and does not receive commissions from product issuers. Josh may benefit from dividends declared from profits earned by entities he (or a related entity) owns, including the Licensee, Dalton Financial Services, Dalton Financial Partners Pty Ltd ATF Dalton Family Trust T/A Dalton Financial Partners and Dalton Finance.

Making a Complaint

We endeavor to always provide you with the best advice and service.

If you are not satisfied with our services, then we encourage you to contact the Licensee. Please call the Licensee or put your complaint in writing to the Licensee's office. The Licensee will endeavor 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

FINANCIAL ADVICE ASSOCIATION AUSTRALIA COMPLAINTS PROCESS

As a member of the Financial Advice Association Australia, we are bound by the FAAA's Code of Professional Practice.

In addition to the complaints handling procedures set out previously in this FSG you may also lodge a complaint with the FAAA by contacting them at **Professional.standards@faaa.asn.au** or **1300 337 301.**

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 when you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website at daltonfp.com.au

Compensation Arrangements

The Licensee holds Professional Indemnity Insurance in respect to 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:

Both Dalton Financial Partners and Dalton Financial Services can be contacted via the details below:

Shop 1/86 Brighton Road, Sandgate QLD 4017

Phone: 07 3269 5307

Email: admin@daltonfp.com.au