byfields
wealth management

FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) is authorised for distribution by Byfields Advice Pty Ltd.

16 November 2026

Byfields Wealth Management Pty Ltd (ABN 81 149 135 817) is an Authorised Representative of Byfields Advice Pty Ltd AFS Licence No. 507506

BEFORE YOU GET OUR ADVICE

This Financial Services Guide (FSG) will help you decide whether to use the services offered by Byfields Wealth Management ("we, us") and the Authorised Representatives listed below.

This guide contains information about:

- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we and your adviser are remunerated
- How we deal with complaints if you are not satisfied with our services

AUTHORISED REPRESENTATIVES

Byfields Wealth Management Pty Ltd
ASIC No. 317 724 (ABN 81 149 135 817)

Phil Alvaro ASIC No. 231 720

Matthew Yates ASIC No. 404 885

Luke Buttersfield ASIC No. 242 818

Jeremy Cook ASIC No. 441 269

Chloe Buzza ASIC No. 124 6110

Bradley Rummer ASIC No. 124 6166

David Bushe-Jones ASIC No. 284 286

Thomas Buckland ASIC No. 132 1413

Authorised Representatives act on behalf of Byfields Advice who is responsible for the services that they provide.

Thomas Buckland is a Provisional Financial Adviser and Authorised representative of Byfields Advice Pty Ltd (AFSL 507506). Thomas is completing his professional year and is working and training under the supervision of Matthew Yates

Byfields Wealth Management Pty Ltd is the nominee company for a partnership of trusts.

NOT INDEPENDENT

We are often paid a commission by the product provider on risk insurance policies. Our advice on risk insurance is therefore not independent, impartial, or unbiased.

THE LICENSEE

Byfields Advice Pty Ltd is the licensee and holder of an Australian Financial Services Licence (AFSL).

Byfields Advice holds Professional Indemnity insurance which satisfies the requirements for compensation arrangements under section 912B of the Corporations Act. It covers the financial services provided by current and past representatives.

The licensee's details are as follows:

Licensee	Byfields Advice Pty Ltd
AFSL No.	507506
Phone	(08) 9416 2222
Post	PO Box 301, VICTORIA PARK WA 6979
Address	Perth Office 89 Burswood Road, BURSWOOD WA 6100 Northam Office 145 Fitzgerald Street, NORTHAM WA 6401 Narrogin Office Suite 2, 2 Williams Road NARROGIN WA 6312

SERVICES

Byfields Wealth Management and its Authorised Representatives are authorised to provide personal advice and deal services in the following areas:

- Superannuation, including Self-Managed Superannuation Funds (SMSF's)
- Retirement Planning
- Personal Risk Insurance
- Portfolio Management
- Managed Investments
- Securities (Direct Shares)
- Margin Lending
- Aged Care

Please note that Jeremy, Chloe, David, Bradley and Thomas are not authorised to provide advice on Margin Lending.

Chloe, David and Thomas are not authorised to provide advice on Self-Managed Superannuation Funds.

FINANCIAL ADVICE PROCESS

We recognise that the objectives and personal circumstances of each client are different.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice (SoA) which you can take away and read.

The SoA will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

We will provide you with a Product Disclosure Statement for any products we recommend other than securities. This contains information to help you understand the product being recommended.

You are able to contact us and ask questions about our advice and the products we recommend.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice, it will typically be documented in a Record of Advice (RoA) which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

FEES

Advice Preparation Fee

The Advice Preparation fee includes meeting with you, the time we take to determine our advice and the production of the advice document. It is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

Advice Implementation Fee

If you decide to proceed with our advice. we may charge a fee for the time we spend to assist you with implementation. We will let you know what the fee will be in the SoA.

Annual Service Fee

Our annual service fee depends on the services that we provide to you. It will be an agreed fixed fee. In some cases, we may also charge transaction fees (eg for share trades). Our services and fees will be set out in an agreement we have with you.

COMMISSIONS

Byfields Wealth Management receives a one-off upfront commission when you take out an insurance policy that we have recommended. We also receive a monthly commission payment for as long as you continue to hold the policy. The commission will vary depending on the recommended product and will be documented in the SoA or RoA.

OTHER BENEFITS

We may receive non-monetary benefits from product providers that are valued at less than $300 such as business lunches, event tickets to sporting or cultural events, corporate promotional merchandise, and other minor benefits. These are recorded on our register, a copy of which is available upon request.

ADVISER REMUNERATION

Phil Alvaro, Matthew Yates, and Luke Buttersfield are the owners of the practice and are remunerated through the profits generated by the practice.

Jeremy Cook, Chloe Buzza, Bradley Rummer, David Bushe-Jones and Thomas Buckland are employees of the practice and are paid a salary. They may also receive a performance bonus which is based on several factors including exemplary client service, maintenance of training hours and a good compliance record.

ASSOCIATED BUSINESSES

Byfields Business Advisers

We may refer you to Byfields Business Advisers for the accounting, tax, SMSF and business advisory services that they provide. The directors of Byfields Business Advisers have an equity interest in Byfields Wealth Management.

FinanceWest Solutions

We may refer you to FinanceWest Solutions for debt and credit services. Luke Buttersfield and Matthew Yates of Byfields Wealth Management have an equity interest in FinanceWest Solutions.

MAKING A COMPLAINT

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

If you are not satisfied with our services, then we encourage you to contact us. Please call us, send an email, or put your complaint in writing to our office. Our complaint management process is available on request.

If you are not satisfied with our response, then you can refer your complaint to the Australian Financial Complaints Authority (AFCA). The AFCA provides a fair and independent complaint resolution service which is provided to you free of charge and their contact details are as follows:

Phone	1800 931 678
Email	info@afca.org.au
Website	www.afca.org.au
Address	GPO Box 3 MELBOURNE VIC 3001

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.