SAIKAL-SKEA

INDEPENDENT FINANCIAL ADVICE

VERSION: 26 OCTOBER 2026

Financial Services Guide

We are proud to offer strategic independent advice which means that we don't charge commissions, we aren't controlled by product providers, and we aren't restricted to a limited range of financial products.

We've put the following together to answer a few of the questions you might have before engaging with financial advice from Saikal-Skea Independent Financial Advice as licensed by Independent Advisory Partners Pty Ltd (AFSL 561460). This FSG is authorised for distribution by Independent Advisory Partners Pty Ltd.

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What is the FSG for?

This Financial Services Guide (FSG) is designed to help you decide whether to use our financial services. It explains who provides and authorises our advice, as well as how we are paid and how to make a complaint. As you explore this guide, you'll uncover the depth of expertise and the breadth of services we provide.

Importantly, should we provide formal financial advice, documents you should receive are:

— **A Statement of Advice (SoA)**
Where required, personal advice is documented in an SoA setting out the advice and its basis as well as other relevant details.

— **Product Disclosure Statement (PDS)**
Where we recommend a financial product that requires a PDS, we provide you the relevant PDS.

— **A Record of Advice (RoA)**
Further advice may be documented in a RoA.

— **Ongoing service agreement**
If you enter an ongoing advice arrangement, we seek written consent to renew every year.

WHO WE ARE

Andrew Saikal-Skea

ASIC Number 1235280

Andrew has been supporting clients with financial advice for over a decade. Andrew has received a Distinguished Service Award for services to the financial planning profession through the FAAA.

Qualifications:

- Certified Financial Planner (CFP®)
- Master of Applied Finance (Financial Planning)
- Graduate Certificate of Finance and Actuarial Statistics
- Master of Arts (Hons) in Business and Management

Alex Tetreault

ASIC Number 1317352

Alexandre Tetreault joined the financial advice profession in 2021 and began providing advice in 2025. Alex has completed a Bachelor of Commerce majoring in Financial Planning.

Alex has also been appointed to the FAAA Emerging Professionals Committee to encourage professional growth and development within the financial planning industry across Australia.

Alisha Gunning

ASIC Number 1322482

Alisha holds a Bachelor of Commerce degree, majoring in Financial Planning and is currently completing a Master of Financial Planning.

Alisha has gained more than 4 years of experience within financial advice and is a Provisional Financial Adviser pending the completion of her Financial Adviser Professional Year (PY) candidacy.

Andrew Saikal-Skea (ASIC Number: 1235280) and Alexandre Tetreault (ASIC Number: 1317352) are authorised representatives (Alisha Gunning 1322482 is a provisional relevant provider) of Saikal-Skea Independent Financial Advice Pty Ltd (ASIC Number: 1289382, ABN 87 650 974 557) is a corporate authorised representative of Independent Advisory Partners Pty Ltd (AFSL Number: 561460, ABN: 79 672 989 981) who are responsible for the services that they provide. In this document 'we' refers to the Authorised Representatives set out above.

Why *independence* matters?

It was important to us to build a foundation for trusted advice from the beginning.

1. We don't charge commissions.
2. We aren't owned or controlled by a product manufacturer.
3. We have the freedom to recommend what we think is best for you.

These three things mean there are no conflicts of interest that could unreasonably influence our advice. You might expect this to be the norm for financial advisers but actually there are very few advisers that comply with all of these three things. In fact, this is so important, the government has restricted the use of terms 'independent', 'unbiased' and 'impartial' for use only by the very few firms who meet these criteria.

We actually go one step further than the government's rules and we also don't charge asset-based fees.

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What to expect

If you engage us for personal advice, we will provide a Statement of Advice (SoA) that 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 (PDS) where we recommend a financial product other than securities. This contains information to help you understand the product being recommended.

At all times 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 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.

Advice process

1. Introductory Call

20 minutes - complimentary

You can let us know about your situation and the advice you are seeking. We can go through our process and fees and confirm if we are the right advisers for you.

2. Discovery Meeting

90 minutes - $500

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.

3. Initial Personal Advice

Around 3 to 4 months – Fixed fee from $6,000, depending on the scope of advice provided to you and your complexity. It may be tax-deductible – we'll work with your accountant so they can confirm with you.

- Research – We do a deep dive into your situation including your current investments, tax structures, superannuation funds, insurance and estate planning position.
- Strategy Meeting – We meet again to gain a deeper understanding of your goals, competing priorities and preferences. This meeting should be setting the direction of your strategy for us to formalise.
- Financial Plan Presentation – We present our advice to you through a comprehensive written plan (Statement of Advice) and meeting to discuss our recommendations.
- Immediate Implementation – Once you're happy with the advice, we then put the plan into action by drafting paperwork and project managing the implementation.

4. Review Service

We can then provide ongoing support where we regularly review your progress and adapt your plan to reflect changes in your circumstances as well as the legislative and economic environment.

Our annual fees depend on the services we provide to you and the complexity of your situation. It's typically a fixed monthly fee.

Is advice worth it for me?

In a word, maybe.

This is some of the feedback we have received from clients on the value we provide.

- We have provided the comprehensive, strategic vision to dramatically enhance their finances in a tax-effective way that is aligned to their objectives and values.
- They have been able to transition into retirement, their next career move or business feeling in control and at ease.
- We are a trusted voice that really knows them and are there for them with objective, expert advice as their life plan evolves.
- The comprehensive administrative support we provide makes life a lot easier particularly when they have more varied or complex finances.
- They are more satisfied with their wealth and have a stronger sense of purpose.

Who do we work with?

Due to the highly personalised and comprehensive approach that we take, our clients are typically:

- Established professionals.
- Successful business owners.
- People preparing for, or going through, a significant transition, such as retiring.
- Those with a significant level of savings or investments.

What we *advise* on

Our services

We are authorised to provide personal advice, general advice and dealing services in the following areas:

- Wealth creation and protection
- Business succession and legacy
- Tax (financial) advice
- Investment management
- Portfolio management
- Estate planning and asset protection
- Philanthropy
- Retirement planning
- Cash flow management
- Debt management
- Margin lending (Andrew only)
- Personal risk assessment (insurance)

Authorised Products

- Listed shares (inc. ETF's, LIC's and LIT's)
- Exchange Traded Funds (ETF's) and Listed Investment Companies (LIC's)
- Wrap accounts
- Industry superannuation funds
- Retail superannuation funds
- Self-managed superannuation funds (SMSFs)
- Master trusts
- Life, trauma, total and permanent disability, income protection and business expenses insurance
- Deposit products and debentures
- Unit trusts, hedge funds, bank accounts, term deposits and cash management trusts
- Listed and unlisted property trusts and syndicates
- Fixed interest securities, preference shares, debentures and mortgage trusts
- Retirement savings accounts
- Managed investment schemes

Frequently Asked Questions

How do I know you are legitimate?

You can search for us on the Australian Government - Australian Securities and Investments Commission (ASIC) website. https://moneysmart.gov.au/financial-advice/financial-advisers-register.

We're also a member of the following industry bodies:

- Profession of Independent Financial Advisers (PIFA) www.pifa.org.au https://pifa.org.au/member-directory/
- Certified Independent Financial Advisers Association (CIFAA) www.cifaa.asn.au/find-an-adviser/
- Financial Advice Association of Australia (FAAA) https://faaa.au/find-a-planner/

Are your fees tax deductible?

Usually at least some of our advice could be deductible but for your personal situation, that needs to be confirmed with your tax agent.

We will liaise with your tax agent to make it as easy as possible to determine the level of tax-deductibility.

Can you help me with one little thing?

There's often a specific problem that our clients are trying to solve when they first come to us. However, your financial situation is usually a web of competing priorities and opportunities. As such, **we only advise in a way that looks at your whole position comprehensively**, in order to give the best advice.

Who are Independent Advisory Partners?

All financial advisers need to be licensed by a licensee. Independent Advisory Partners (IAP) are our licensee. IAP is controlled by Andrew Saikal-Skea in conjunction with one other independent financial adviser.

IAP meets the strict audit and reporting requirements you would expect are in place.

How are you paid?

- Payment can be made via credit card, bank transfer, direct debit, google/apple wallet. We do not accept cash.
- For some clients, we do charge from their super fund or investments if agreed in writing with a specific consent form.
- Our financial advisers are remunerated through a salary, bonuses and for equity holders, the profits that the practice makes.
- We may receive other benefits from product providers such as training, meals and entertainment. Details of any benefits received above $100 will be maintained on a register which is available to you on request.

How do you look after my data?

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.

We take cybersecurity and your data very seriously and have taken considerable steps to safeguard it as best we can.

Tell me more about independence.

Saikal-Skea Independent Financial Advice complies with s923A of the Corporations Act 2001 and is independent, impartial and unbiased because we:

- do not receive commissions for the advice we provide on any financial product that might give rise to a commission, without rebating it in full to you; and
- are not owned either partially or wholly by any financial institution or product issuer.

Andrew Saikal-Skea (ASIC Representative Number: 1235280) is a practising member of the Profession of Independent Financial Advisers (www.pifa.org.au) and as such, practises the Gold Standard of Independence™.

What happens if I am unhappy with any area of my advice or service?

We endeavour to provide you with the best advice and service at all times.

However, if you are not satisfied with our services, then you should take the following steps: Contact your adviser and our office about your complaint on either 02 6100 3008 or advice@saikal-skea.com.au.

If your adviser is not able to resolve your complaint satisfactorily within 5 business days, please put your complaint in writing and send it to Independent Advisory Partners (IAP) at advice@iapau.com.au. IAP will try to resolve your complaint quickly and fairly.

If you still do not get a satisfactory outcome by 30 days from the day you lodge your complaint with IAP, you have the right to forward your complaint to an external dispute resolution scheme. Independent Advisory Partners is a member of The Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution which is free to consumers. The contact details for this service are:

- Telephone: 1800 931 678
- Website: www.afca.org.au
- Email: info@afca.org.au
- Mail: GPO Box 3, Melbourne VIC 3001

Are you insured?

Independent Advisory Partners Pty Ltd holds Professional Indemnity insurance which satisfies the requirements for compensation arrangements under section 912B of the Corporations Act. This insurance covers the financial services provided by current and past representatives.

Can you refer me to other professionals?

- We may refer you to other professionals including accountants, solicitors and mortgage brokers.
- We accept no responsibility or liability for the advice given by the other professionals.
- We do not accept any payment to refer our clients to other professionals.
- We do not pay for referrals from other professionals.

Can you help me with my tax return?

We are Qualified Tax Relevant Providers (QTRPs) and can provide tax (financial) advice which permits us to provide advice on the tax consequences of the financial advice we provide, namely:

- ascertaining liabilities, obligations or entitlements that arise, or could arise, under a taxation law; and/or
- advising about liabilities, obligations or entitlements that arise, or could arise, under a taxation law. We can provide advice which may or may not include the application or interpretation of taxation laws, and you can reasonably be expected to rely on it to:
- satisfy your tax liabilities or obligations that have arisen or might arise, and/or
- to claim tax entitlements that have arisen or might arise.

We are not registered to provide a tax agent service.

- Only a Tax Agent can, on behalf of another party, prepare a tax return, lodge an objection about a tax matter with the ATO or deal with the ATO on your behalf.

I don't sound like one of your typical clients, but I still want to see you?

We are happy to hold a 20-minute introductory call to assess if we can help you and provide value that we are confident you will be happy with. If we believe we cannot help you, we will do our best to point you to the right adviser or service.

www.saikal-skea.com.au

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