

Ageing With Grace

Advisory

Ageing With Grace Advisory Pty Ltd
Financial Services Guide (FSG) Part 1 of 2
AFSL 515107

12th February 2026



Navigating Aged Care, Together.

About this Guide

This Financial Services Guide (FSG) is designed to help you decide whether to use the services of Ageing With Grace Advisory Pty Ltd (Ageing With Grace).

It explains who we are, the financial services we offer, how we are paid, any relationships or associations that may influence our advice, and what to do if you have a concern or complaint.

Please take the time to read this guide carefully. If anything is unclear, we encourage you to ask us questions at any time.

About Us

Business name: Ageing With Grace Advisory Pty Ltd

ABN: 52 684 772 487

Australian Financial Services Holder: SWM (Aust) Pty Ltd

ABN: 79 631 564 853

Australian Financial Services Licence (AFSL): No. 515107

Address: Suite 1, 191 Riversdale Road, Hawthorn VIC 3122

Phone: 1300 000 165

Website: www.ageingwithgraceadvisory.com.au

Ageing With Grace Advisory provides specialist financial advice focused on aged care, later-life transitions, and supporting families through complex care and funding decisions.

This FSG should be read together with the Adviser Profile (Part 2 of this FSG), which sets out details about the individual adviser providing advice to you.

Who Is Responsible for Providing You With Financial Services?

Ageing With Grace provides financial services as a Corporate Authorised Representative of SWM (Aust) Pty Ltd. The individual advisers who provide advice are Authorised Representatives of SWM.

SWM is responsible for the financial services provided under its AFSL and has authorised the distribution of this Financial Services Guide.

Details of the individual adviser providing advice to you are set out in their Adviser Profile (Part 2 of this FSG), which will be provided to you or made available on request.

Not Independent

Under the Corporations Act 2001, a financial adviser or licensee cannot describe themselves as independent, impartial or unbiased if they receive certain benefits or commissions.

While Ageing With Grace Advisory is remunerated on a fee-for-service basis, due to our ownership structure and associations with related entities, we are not able to describe ourselves as independent, impartial or unbiased within the meaning of section 923A of the Corporations Act 2001.

Further details about our relationships and associations are set out below.

Financial Services We Provide

Ageing With Grace Advisory is a specialist aged care and later-life advice business. Our services are designed to help individuals and families understand and manage the financial aspects of ageing and care.

Our financial advice services may include:

- Understanding aged care and retirement living options
- Explaining aged care fees and accommodation costs
- Assessing the financial impact of moving into care
- Cashflow and asset modelling in an aged care context
- Assistance with Centrelink, DVA and aged care assessments
- Ongoing support to manage aged care fees and entitlement

Financial Products We are Authorised to Advise on

Where personal financial product advice is required, we are authorised to provide advice in the following financial products:

- Deposit and cash products
- Superannuation
- Retirement savings accounts
- Government debentures, stocks and bonds
- Securities (including listed shares)
- Managed investments
- Personal risk insurance

Information We Need From You

To provide advice that is appropriate for you, we need accurate and complete information about your personal circumstances, financial position, needs and objectives.

If the information provided is incomplete or inaccurate, the advice may not be appropriate for your circumstances. We will highlight any limitations in writing where relevant.

How We Provide Advice

Personal Advice

Where we provide personal financial advice, this will be documented in a **Statement of Advice (SoA)**. The SoA will explain:

- Your circumstances and objectives
- The advice and strategies recommended
- Why the advice is appropriate for you
- All fees, costs and any benefits we receive
- Any relevant relationships or associations

Further Advice

If your circumstances have not changed significantly, further advice may be provided in a **Record of Advice (RoA)**. You may request a copy of an RoA at any time within seven years.

Product Disclosure Statements

When our advice includes a recommendation for a financial product, we will also provide you with a Product Disclosure Statement (PDS). A PDS is designed to help you make an informed decision about whether the product is suitable for you. It explains the product's features, benefits, risks, and any applicable cooling-off rights. It is important to read and understand the PDS before making a decision. If you have any questions, please discuss them with your financial adviser.

Non-Financial Support Services

In addition to financial advice, Ageing With Grace Advisory may provide support services that do not constitute financial product advice. These services may include:

- Education and guidance about the aged care system
- Assistance with aged care and Centrelink forms
- Liaison with care providers, solicitors and accountants

Where a service is not financial advice, this will be explained to you clearly.

Fees and Costs

Aged Care Advice Programs and Fees

We offer structured aged care advice programs designed to provide financial confidence and practical support at different stages of your aged care journey.

The level of services and associated fee will depend on the complexity of your situation and the support required. All fees are discussed and agreed with you before any work begins.

Full details of fees and any additional costs will be confirmed in your Statement of Advice and/or Service Agreement where applicable.

Insights Program

The Insights Program provides an initial assessment of your aged care options and the likely financial impact, including a summary of your position and day-one cashflow analysis.

Fees start from \$990 (including GST)

Enhance Program

The Enhance Program provides detailed financial modelling and a written strategy outlining options for structuring assets, managing aged care fees and understanding tax and estate implications.

Fees start from \$3,490 (including GST)

Complete Program

The Complete Program includes comprehensive strategy advice together with implementation support and extended assistance, including Centrelink or DVA liaison where required.

Fees start from \$4,990 (including GST)

Ongoing Support:

Following completion of a program, ongoing support services may be offered where appropriate, including continued Centrelink assistance and care fee monitoring. Fees for ongoing services are agreed in advance.

Centrelink-Only Service:

We also offer a Centrelink-only service for clients requiring assistance with reporting and entitlements without comprehensive financial product advice. This service does not constitute personal financial product advice unless otherwise stated in writing. Fees for this service are quoted based on scope and complexity.

We'll always ensure you understand the service and fee before proceeding.

Referral Arrangements

Ageing With Grace Advisory does not pay or receive referral fees or commissions to or from third parties.

If we refer you to another professional, such as a solicitor, accountant or aged care provider, this is done on a professional basis only. We do not receive any payment or benefit for making these referrals.

Relationships and Associations

Ageing With Grace Advisory Pty Ltd is associated with Story Wealth Management (Aust) Pty Ltd.

The directors of Ageing With Grace Advisory are also directors and shareholders of Story Wealth Management (Aust) Pty Ltd. As a result, they may indirectly benefit from shared business activities through profit distributions or shareholder returns.

These relationships do not affect our obligation to act in your best interests.

How to Provide Instructions

You may provide instructions to us in person, by phone, email or in writing. In some situations, we may require written confirmation before acting on your instructions.

Privacy and Complaints

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. Our full Privacy policy can be found on our website at www.ageingwithgraceadvisory.com.au.

We endeavour to provide you with the best advice and services at all times. If you have a complaint about a service provided to you, we encourage you to first contact your financial adviser to attempt to resolve your complaint.

If you are unable to resolve the complaint with your financial adviser, contact our Compliance Manager at support@awgadvisory.com.au. We will acknowledge your complaint promptly and aim to resolve it within 30 days in accordance with our internal dispute resolution procedures.

If your complaint is not resolved to your satisfaction within 30 days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Professional Indemnity Insurance

We hold, and are required to hold, adequate professional indemnity (PI) insurance in accordance with section 912B of the Corporations Act 2001. This insurance covers claims arising from the conduct of current and former representatives.

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