SMART
Financial Advisory Pty Ltd
BE LIFE CONFIDENT

FINANCIAL SERVICES GUIDE

Pallavi Mahajan

Authorised Representative of Iconic Partners Pty Ltd

Authorised Representative Number: 000326417

Smart Financial Advisory Pty Ltd ABN 17 393 361 465

Corporate Authorised Representative of Iconic Partners Pty Ltd

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ICONIC PARTNERS

Iconic Partners Pty Ltd ABN 37 167 051 470 ('Iconic')

Australian Financial Services Licence No. 450822

31 Coolaroo Road, Lane Cove NSW 2066

About Pallavi Mahajan

When “I,” “me,” “my” or “mine” are mentioned in the following, they refer to Pallavi Mahajan as an Authorised Representative of Iconic, Representative Number 000326417.

My licensed authority to act

I am authorised to provide financial product advice in:

- Deposit and Payment Products, including:
  - Deposit and Payment Products - Non-basic Deposit Products
- Government Debentures, Stocks or Bonds
- Life Products, including:
  - Investment Life Insurance Products
  - Life Risk Insurance Products
- Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
- Securities
- Superannuation & SMSF

I can also:

- Arrange to deal in the above financial products by issuing, applying for, acquiring, varying or disposing of those financial products
- Provide tax (financial) advice services

Providing Financial Product Advice

I will provide you with advice in a tailored financial plan after gathering the required information on your financial circumstances, needs, goals, objectives and personal circumstances.

Until then, I may only offer general information on products and strategies I have at my disposal, which you should not take as personal advice suitable to your needs until I have provided a formal Statement of Advice to you.

My experience & education

Pallavi has been involved in financial services for over 17 years advising clients about managing their wealth including investments, superannuation, retirement incomes, estate planning and personal insurance.

Pallavi is a Certified Financial Planner and holds:

- a Post Graduate Diploma of Financial Planning degree
- a Diploma of Financial Services, and
- is a member of the Financial Advice Association Australia.

Story behind Smart Financial Advisory

Pallavi Mahajan is the Director of Smart Financial Advisory Pty Ltd, based in Edithvale, Victoria. Her journey into financial advice is shaped by a simple belief: money should never be a source of constant stress, should be a tool that gives people choices, confidence, and peace of mind.

Growing up, Pallavi saw how financial decisions, both good and bad, could shape families for decades. She noticed that people often worked incredibly hard but still felt unsure about their future because no one had ever explained money to them in a way that made sense. That early exposure planted a quiet determination in her: one day, she would help people understand their finances clearly, without fear or confusion.

As her career developed, Pallavi realised that financial advice is not just about numbers, charts, or products. It is about people. their dreams, their worries, their families, and the life they want to build. She became known for taking the time to listen first, believing that no two clients should ever receive the same advice. Every person’s story is different, so their financial strategy should be too.

This philosophy led her to establish Smart Financial Advisory Pty Ltd. The name reflects her approach: advice should be smart, practical, and easy to understand. Pallavi focuses on cutting through complexity and explaining things in plain language, so clients feel confident making decisions rather than overwhelmed by them.

To Pallavi, success is not measured only by financial growth, but by the relief clients feel when they finally understand where they stand and where they are going. Whether someone is planning their first big goal, preparing for retirement, or simply trying to get their finances back on track, she sees her role as a guide. walking beside them, not ahead of them.

Today, Pallavi Mahajan continues to build Smart Financial Advisory as a place where trust comes first, clarity is essential, and every client is treated as a

person, not a portfolio. Her story is one of purpose: turning financial knowledge into a service that genuinely improves lives, one conversation at a time.

Outside of the office Pallavi values maintaining a healthy balance between work, family, and personal interests. She enjoys spending quality time with family and friends and believes strong relationships are fundamental to a fulfilling life.

Pallavi has a strong interest in health and wellbeing and enjoys staying active through activities such as walking, Pilates, yoga, or fitness training. She is also passionate about continuous learning and regularly engages in personal development, reading, and professional education to broaden her perspective beyond financial markets.

Giving back to the community is important to Pallavi. She supports local charities and community initiatives and believes in making a positive impact beyond financial advice. She also has an interest in mentoring and supporting other women, particularly those building their careers or seeking greater financial confidence.

In her downtime, Pallavi enjoys travel, good food, and exploring new experiences, which helps her stay refreshed, balanced, and focused qualities she brings into her work with clients.

How do I charge for my services?

I am paid for my services in three ways:

A. By an advice fee that is negotiated between a client/s and me at the time of initial consultation and/or engagement.

   Clients have a choice of either paying the advice fee upfront or on an agreed frequency.

B. Client/s can arrange to pay fees and/or commissions (commissions paid only from life risk insurance products) through various product providers with the consent of the clients.

C. Strategy/investment implementation

   I can arrange the implementation of these opportunities identified that you require our professional assistance to implement. I will provide a fee estimate for the time we expect to use in implementing the different strategies/investments, based upon our staff hourly rates. The fee estimate is provided upfront.

Note: All fees and/or commissions are initially paid to the licensee, Iconic Partners Pty Ltd, who forwards all fees and commissions directly to the nominated bank account of my firm.

Preparation of Statement of Advice (SoA) (based on complexity)	$2,200 to $7,700
Implementation Fee (based on complexity and portfolio size)	$1,100 to $3,300
Ongoing Advice:	**% pa**
$0 up to $1,000,000 (Subject to a minimum charge of $2,750.00 pa)	1.1% pa
$1,000,000 up to $2,000,000	0.88% pa
$2,000,000 up to $3,000,000	0.66% pa
$3,000,000 up to $5,000,000	0.44% pa
$5,000,000 or more	Custom Pricing - capped at $49,000
Agreed fixed fee based upon complexity, frequency of services required and the number of advice entities.	
Hourly Rate	$300.00
Insurance: Upfront commission: Renewal commission: (*% based on the amount of premium and is paid by the insurance provider)	 Up to 66%* Up to 33%*

Note:

1. *All fees include 10% GST.*
2. *All fees are payable to Iconic. Iconic pays 100% of the above fees and commission to Smart Financial Advisory Pty Ltd. Pallavi is the sole director/ shareholder of Smart Financial Advisory Pty Ltd and is entitled to a Director's fee and/or dividend when paid.*

Why you are receiving this Financial Services Guide (FSG)

This Financial Services Guide (FSG) is an important document that we are required to give you as a condition of our Australian Financial Services Licence.

It is designed to provide you with information about your Adviser and their Licensee, Iconic, an understanding of what to expect from our services, what you can do if you have a complaint about our services, as well as the associated fees and charges.

This guide contains important information about:

- Financial services and products we offer
- How we are paid for our services, including all forms of fees or other benefits that may be received by us and related parties in connection with the financial services provided
- Any interests, associations or relationships that could influence the advice we give you
- Our internal and external dispute resolution procedures and how you can access them, and
- Our privacy policy

You may also receive the following documents when we provide financial services or products to you:

Service Agreements

Prior to any advice being given, we may ask you to enter into an agreement for the provision of financial product advice. An Ongoing Service Agreement is a formal contract that outlines the benefits, services and support offered by Iconic for ongoing service.

Statement of Advice (SOA)

A SOA is provided when you receive personal advice about a financial product or service. It will include the following important information:

- The advice given and the basis of the recommendations
- Information on fees and commissions that may be received for the advice
- Any associations, relationships or interests that could influence the advice we provide

Record of Advice (ROA)

A ROA can be provided to you either prior to a SOA, to record any conversations or after a SOA, to document any minor variations to the original SOA provided to you.

Product Disclosure Statement (PDS)

A PDS is provided when we make a recommendation to acquire a particular financial product or offer to issue or arrange the issue of a financial product. The PDS outlines the key features, significant benefits, risks and fees associated with the product.

Information Memorandum (IM)

An IM may be provided to you if you are a Wholesale Client, as defined by the Corporations Act. It is provided when we offer our wholesale investors an opportunity to invest in certain investment products that are not normally available to retail investors. The IM outlines the key features, significant benefits, risks and fees associated with the product.

Types of advice

Authorised Representatives of Iconic may be able to provide advice in several ways, as outlined in the table below:

Personal Advice	Where we consider more than one of a client's objectives, financial situation and needs
Limited Advice	Our advice may be limited to a specific area of specialisation
Restricted Advice	Our advice may be restricted to a specific financial product or service
General Advice	We may provide you with general information about a financial product, including its features and benefits
No Advice / Execution Only	No personal advice is provided but you may instruct us to execute a certain transaction on your behalf

How we are remunerated for the services provided

Iconic and its Authorised Representatives offer a variety of payment options for the services provided. These may include one or more of the following:

- Fee for service
- Asset fees
- Commission
- Brokerage
- Referral fees

Remuneration for advice services provided to you are fully disclosed in the Statement of Advice provided to you. All costs of advice will be outlined in full to you prior to any advice being delivered.

What should I do if I dispute the advice given?

Iconic prides itself on providing high quality service to its clients. We are a member of the Australian Financial Complaints Authority (AFCA).

If you have a complaint about the financial services provided, you must take the following steps:

1. Contact your adviser to discuss the complaint
2. If the complaint is not satisfactorily resolved within 7 days, please contact the Complaints Manager at Iconic on 0434 530 361 or put your complaint in writing and send it to:

   31 Coolaroo Road, Lane Cove NSW 2066

   We will try to resolve your complaint quickly and fairly and will respond in writing within 45 days.
3. If you are not satisfied with our response, or if you have not received a response within 45 days, you may lodge a written complaint with the Australian Financial Complaints Authority (AFCA). This service is provided free of charge.
   - Toll free: 1800 931 678
   - info@afca.org.au
   - GPO Box 3 MELBOURNE VICTORIA 3001
   - www.afca.org.au

AFCA Process

Stage 1 of the AFCA process is where AFCA facilitates discussions and negotiations between the parties.

All relevant documents are exchanged and the issues in dispute are identified.

Stage 2 is conciliation by conference with both parties facilitated by AFCA. The role of the conciliator is to provide guidance on the issues in the complaint, assist the parties to explore options and come to an agreement with settlement.

Stage 3 when negotiations do not achieve an agreed settlement, AFCA will make a decision on the merits of the complaint (the Determination), taking into account the relevant law, industry codes & good practice, previous relevant determinations, fairness and reasonableness. If you accept the adjudicator's decision it is binding on the member.

The Australian Securities and Investments Commission (ASIC) also has a free call information line on 1300 300 630 which you may use to make a complaint or to obtain information about your rights.

Compensation arrangements

Iconic has a Professional Indemnity (PI) Insurance policy that satisfies the requirements for compensation arrangements under Corporations Law. The PI insurance provides a "run-off" cover for a certain period of time for Authorised Representatives who are no longer connected with us.

Privacy of your information

We are required to maintain records for a minimum of seven (7) years. If you wish to examine your file you should ask your Iconic adviser.

We have a strong commitment to protecting your personal details. For more information, please read our Privacy Policy by going to www.iconicinvestors.com.au

About the Licensee - Iconic

Your adviser operates under Iconic's financial services licence – Iconic Partners Pty Ltd AFSL No. 450822. Iconic is a financial services business that provides financial product advice on the following products:

- Deposit and payment 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
- Managed investment schemes including Investor Directed Portfolio Services ("IDPS")
- Retirement savings accounts ("RSA") products
- Securities, and
- Superannuation including Self-Managed Super Funds

It does this through its Authorised Representatives ('advisers') who can provide advice, as outlined in this Financial Services Guide (FSG).

Iconic is responsible for any financial advice or products provided to you by its Authorised Representatives. Your financial adviser will be acting on behalf of Iconic, but all our advisers have a duty of care to act in the best interests of their clients at all times.

Contacting Iconic

You can contact Iconic by:

P: 0434 530 361 from 9am to 5pm Monday to Friday

A: 31 Coolaroo Road, Lane Cove NSW 2066

E: tony.zulli@iconicinvestors.com.au, or

E: antonio@iconicinvestors.com.au

W: www.iconicinvestors.com.au

Financial Services Guide

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Confirmation of Receipt

I confirm that I have been provided with a copy of the Iconic Partners Financial Services Guide (FSG).

Name:	
Signature:	
Date:	
Name:	
Signature:	
Date:	