



Financial Services Guide

May 2026

Issued by EGU Wealth Management



This Financial Services Guide is issued by EGU Wealth Management. It sets out the services we are authorised to provide, what they cost, the relationships and interests that bear on our advice, how we are paid, and how complaints are handled.

This guide is also published at www.egu.au.

Licensee

EGU Financial Services Pty Ltd

ABN 19 626 684 366 | AFSL 509564

Benjamin Wieland is the sole director of EGU Financial Services. The firm is privately owned by the Wieland family. It holds an Australian Financial Services Licence and maintains professional indemnity insurance covering the financial services it provides, as required under section 912B of the Corporations Act. The cover extends to advice given by current and former representatives.

Phone	1300 102 542
Email	afsl@egu.au
Web	www.egu.au
Address	Level 4, 260 Queen Street, Brisbane QLD 4000 GPO Box 1598, Brisbane QLD 4001

Authorised Representatives

EGU Financial Services holds AFSL 509564 and is responsible for the financial services provided by its Authorised Representatives.

EGU Wealth Management Pty Ltd (ABN 34 339 231 736) is a Corporate Authorised Representative (CAR 434344).

Benjamin Wieland is an Authorised Representative (AR 401073).

Benjamin Widdup is an Authorised Representative (AR 1269810).

Independence

EGU meets all six conditions for independence under section 923A of the Corporations Act. The firm is privately owned by the Wieland family, with no ownership interest from any product issuer and no associations that bear on the advice we give. We accept no commissions, no volume-based payments, and no benefits from product issuers. We operate free of any approved product list or preferred-provider arrangement that would restrict our recommendations. The advice we give is paid for by the client and answers to the client alone.

The financial advice process

Personal advice

Personal advice begins with a thorough understanding of your circumstances, objectives, and what you are trying to achieve. We ask the questions necessary to give advice that is in your best interests, as required by the Corporations Act.

When we first provide personal advice, it is documented in a Statement of Advice. The Statement of Advice records the basis for our advice, its benefits and risks, the cost of implementation, the remuneration we receive, and any conflicts of interest.

Where we recommend an investment platform, managed investment, or personal insurance product, we provide the relevant Product Disclosure Statement so you can read the issuer's own description of the product.

Subsequent advice — to update your plan as your circumstances, the law, or the products available change — is documented in a Record of Advice. We retain advice records on file for at least seven years from the date the advice was given, and will provide a copy on request.

Instructions may be given in writing, by email, by telephone, or by SMS. We will confirm any unusual instruction with you directly before acting.

Other ways we can work with you

Where we give general advice — advice not based on your personal circumstances — we will tell you at the time.

If you choose not to receive our advice, we can act on your instructions and deal on your behalf. In that case, the strategy and products you select may not be appropriate for your objectives, financial situation, or needs — that judgement is yours alone to make.

Your adviser — Benjamin Wieland

Partner, Wealth Manager

Ben joined EGU in 2002 and has spent more than two decades building an understanding of portfolio theory from the academic foundations up. He holds a Bachelor of Business with a double major in Accounting and Financial Planning.

The intellectual framework at EGU is grounded in David Swensen's *Unconventional Success* (2005), and refined through application to wealth management: strategic asset allocation across genuinely uncorrelated asset classes, disciplined rebalancing through market cycles, and a focus on the things investors can actually control — costs, tax efficiency, and behaviour. Portfolio construction is the work of decades, not quarters. The horizon is generational.

Ben is authorised to provide tax (financial) advice services in addition to financial advice.

He is a Justice of the Peace and a member of the Financial Advice Association Australia, and has served on the board of the New Farm and Districts Historical Association, among other community boards.

Ben is an owner of the practice and is remunerated through its profits.

Phone	1300 102 542 0423 710 820
Email	ben@egu.au
Web	www.egu.au
Address	Level 4, 260 Queen Street, Brisbane QLD 4000 GPO Box 1598, Brisbane QLD 4001

Your adviser — Benjamin Widdup

Wealth Manager

Ben joined EGU in 2018 and holds a Bachelor of Commerce with a double major in Accounting and Financial Planning. While studying at Griffith University, he was the first financial planning student to write for the university's newsletter — an early sign of an instinct to understand things deeply and communicate them clearly.

In Ben's view, financial planning is not a technical exercise. It is the work of being genuinely curious about where another person is trying to go, and what stands in their way. The why comes before the what — every recommendation begins with understanding what the client is actually trying to achieve. Strategy follows from understanding. The advice is more precise for it.

Ben is authorised to provide tax (financial) advice services in addition to financial advice.

He is a member of the Financial Advice Association Australia.

Ben is remunerated by a percentage of the fees generated from the clients he advises, and does not receive a salary.

Phone	1300 102 542 0402 633 205
Email	ben.widdup@egu.au
Web	www.egu.au
Address	Level 4, 260 Queen Street, Brisbane QLD 4000 GPO Box 1598, Brisbane QLD 4001

What we offer

We provide personal financial advice across the dimensions of a client's financial life.

Comprehensive financial planning

Most clients arrive with their financial affairs divided — superannuation here, investments there, insurance somewhere else, and no single view of how the parts relate to the whole. We begin by bringing those parts together into a coherent picture, and then we build a strategy around it. The whole picture is always in view.

Wealth creation

We construct and manage portfolios across a full range of asset classes — listed and unlisted investments, managed funds, fixed interest, and gearing and margin lending strategies where appropriate. Every portfolio begins with a question, not a product.

Wealth protection

We advise on life, total and permanent disability, trauma, income protection, and business and key person insurance — structured to protect what has been built. We also advise on estate planning and asset protection to help your wealth reach the people and causes for which it is intended. The most overlooked dimension of a financial plan is often the one that matters most when it is needed.

Budgeting, cash flow and debt management

The gap between what a client earns and what they spend is the raw material of every financial strategy. We work with clients to understand it, manage it deliberately, and deploy it intelligently — through cash flow monitoring, debt restructuring, repayment strategies, and salary packaging advice.

Superannuation

Superannuation is the most tax-effective wealth-building vehicle available to most Australians — and the most complex. We advise across all structures: self-managed superannuation funds, industry funds, and retail funds. Contribution, rollover, pension, and SMSF-specific advice. The decisions made here compound across decades. They deserve the same rigour as any investment decision.

Retirement planning and government benefits

Retirement is not an event. It is a financial structure that must be built years before it begins. We work with clients on retirement lifestyle planning, strategies to minimise tax in retirement, superannuation pensions, and Centrelink entitlement strategies.

Tax-effective investing

Tax is the most certain cost in any investment portfolio. We structure portfolios and strategies to minimise that cost — through advice on shares and managed investments, strategic property investment, structures, and wealth creation strategies for high income earners.

Unplanned events

Some financial decisions arrive without warning — a redundancy package, a disability payout, an unexpected inheritance, the death of a parent, a philanthropic intent. Each one is different. Each one deserves clear thinking under pressure.

Financial products we are authorised to provide

We are authorised, for retail and wholesale clients, to provide financial product advice on, and to deal in, the following financial 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
- Interests in managed investment schemes, including investor directed portfolio services
- Retirement savings accounts
- Securities
- Standard margin lending facilities
- Superannuation

Relationships, associations, and conflicts of interest

Associations

EGU Financial Services and EGU Wealth Management are privately owned by the Wieland family. Neither is owned by, nor part of, any entity that issues financial products.

EGU Wealth Management has one material association: EGU Accounting and Taxation Pty Ltd (ABN 68 933 870 812), a separate firm that provides accounting and taxation services. EGU Wealth Management and EGU Accounting and Taxation have the same two directors — Benjamin Wieland and Corinne Kirk. Where appropriate, we may refer clients between the two firms, so that they benefit from the work of both. No referral fee is paid in either direction.

Conflicts of interest

Our financial advisers may hold or trade securities that EGU also recommends to clients. Where a holding gives rise to a conflict, we identify it, disclose it to you, and manage it in accordance with the licensee's conflicts of interest policy.

Fees and remuneration

Initial meetings are at no cost. They allow us to understand what you are trying to achieve, and allow you to assess whether EGU is the right firm for that work.

The fee for any work that follows is determined by the scope and complexity of what is required. Once we have understood the work, we set the fee, agree it with you in writing, and only then begin. No advice is given, and no work is undertaken, before the fee has been agreed. The agreed fee, and the basis on which it has been calculated, is recorded in the Terms of Engagement, the Statement of Advice, the Record of Advice, the Annual Engagement, or an Execution Only document — whichever applies.

All fees are paid to EGU Financial Services.

Annual Engagement

EGU operates on an Annual Engagement model. Clients engage the firm for a 12-month period, with the scope and fee agreed in writing at the start of each engagement. We do not enter into Ongoing Fee Arrangements as defined in section 962A of the Corporations Act — that is, fee arrangements lasting more than 12 months.

At each renewal, you will receive an Annual Engagement document recording the scope of advice and the fee, together with the current Financial Services Guide.

Advice preparation and implementation

An advice preparation fee covers the work of understanding your circumstances, formulating advice, and preparing the Statement of Advice. If you proceed with the advice, an implementation fee may apply for the work of putting the strategy into effect.

Investment advice

Investment advice is charged within the Annual Engagement as either a fixed fee or a percentage of the portfolio under management.

Personal insurance advice

Personal insurance advice is charged within the Annual Engagement as a fixed fee. EGU does not accept commissions on insurance products. Where a recommended product would otherwise pay a commission, the commission is rebated to the client in full.

Referrals and other benefits

EGU neither pays nor receives referral fees. EGU does not accept gifts or benefits from product issuers. The licensee maintains a register of any non-monetary benefit received above \$100, available on request.



Complaints

If you are dissatisfied with our service, please tell us.

Complaints should be directed to Benjamin Wieland.

Phone	1300 102 542
Email	afsl@egu.au
Address	GPO Box 1598, Brisbane QLD 4001

We will acknowledge your complaint within one business day and respond in writing, with our decision and the reasons for it, within 30 calendar days.

If you are not satisfied with our response, or have not received one within that time, you may take your complaint to the Australian Financial Complaints Authority (AFCA), a free, fair and independent external dispute resolution scheme.

Phone	1800 931 678
Email	info@afca.org.au
Web	www.afca.org.au
Address	GPO Box 3, Melbourne VIC 3001

Privacy

Our Privacy Policy explains how we handle personal information, how you may access and correct it, and how to make a privacy complaint. It is published at www.egu.au/privacy-policy.

Wholesale clients

In limited circumstances, you may be classified as a wholesale client under sections 761G and 761GA of the Corporations Act. We will not classify you as a wholesale client without first obtaining your written consent.

Three decades, two generations, one learned truth — a client who is truly known is truly served.
