FIRST CAPITAL
FINANCIAL PLANNING

Financial Services Guide

Version 10 – October 2026

The Value of This Financial Services Guide

This Financial Services Guide (**FSG**) is an important document designed to provide you with information regarding the advice and services First Capital Financial Planning Pty Ltd trading as Edplan, ABN 35 003 212 717, (**First Capital**, **Edplan, we, our** or **us**) can offer you.
First Capital's aim is to provide advice and services which meet your needs and provide you with the security of knowing that you have a plan in place for your future.

The information in this FSG will assist you in deciding whether to take advantage of the financial services offered by First Capital. This FSG contains information about:

- the fees, commissions, charges and other benefits that may be paid to First Capital and our associates;
- associations and relationships that might influence the advice provided to you;
- the collection and handling of your personal information; and
- the receipt and handling of your complaints and concerns.

NOT INDEPENDENT

First Capital Financial Planning Pty Ltd and its adviser are not independent, impartial or unbiased. This is because: we may receive commissions from life insurance companies if you choose to pay for insurance advice in that way; we may receive non-monetary benefits from product providers, such as training and information technology support; and we generally recommend products from our approved product list.

Documents you may Receive When we Provide you with Advice

You will receive a Statement of Advice (**SoA**) whenever we provide you with any advice which considers your objectives, financial situation and needs. The SoA will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

In the event we make a recommendation to acquire a particular financial product (other than securities) or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement (**PDS**) containing important information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product. You should read the PDS and SoA prior to implementing our advice.

A Record of Advice (**RoA**) may be provided if there has been no significant change to your personal circumstances, or the basis of the advice has not significantly changed since the last SoA was provided. You have the right to request a copy of your RoA up to 7 years from the day on which the advice was provided to you by us.

Our History, Vision and Strengths

First Capital holds its own Australian Financial Services Licence (AFSL 281193).
First Capital provides sound financial advice to individuals from all professions. Our specialist division Edplan focuses on giving advice to the teaching community and has done so since 1985.

About Edplan

Edplan has specialised in providing tailored, financial advice to teachers since it was formed in 1985. Edplan prides itself on being the "expert adviser" to people in the teaching community because Edplan has depth of experience in understanding their needs.
Edplan's long-standing relationship with the teaching community has made us extremely proficient in understanding the needs of our clients in this profession. Edplan understands the complex workings of the various State Superannuation Schemes.

Edplan has advised thousands of teachers in managing their salary packaging arrangements.

Edplan's primary objective is to create confidence and peace of mind for teaching professionals in financing their lifestyle and retirement.

Having worked with the teaching profession for such a long period of time we understand teachers have a unique work pattern and availability.

Edplan is a regular contributor and sponsor at principal and executive conferences state-wide. Edplan often presents at these conferences, conducting informative talks on financial issues that affect the teaching community.

First Capital is authorised to provide advice and deal in:

- Basic deposits and non-basic deposits products;
- Investment life insurance products;
- Life risk insurance products;
- Managed investment schemes, including IDPS;
- Superannuation funds;
- Retirement savings accounts;
- Government debentures, stocks or bonds;
- Securities; and
- Standard margin lending.

First Capital acts for you when giving advice and making strategy and product recommendations.

Fees that are applicable to you

All fees that apply to you are explained below and will be set out in your Statement of Advice. First Capital operates on an asset based fee for ongoing advice, and a fee-for-service for upfront strategic work.

This means that the fees applicable to you are related directly to the advice and services First Capital provides you during the course of the relationship. First Capital always ensures that you understand these fees as they relate to the advice provided to you.

SoA Preparation Fee

In the initial meeting with your First Capital financial planner, you will decide if you wish to proceed to the next stage, which is the preparation of an SoA. The fee for preparing an SoA generally starts at $440 up to $4,500 according to the time, complexity and resources required for your individual circumstances.

Your SoA will outline other fees that are applicable to you if you proceed with the implementation of the advice that is provided within the SoA.

Advice Implementation Fee

The fees payable upon implementation of our advice to you relate to the costs of formulating the advice, as well as costs for the administration and implementation of your SoA.

The implementation fee is payable when your advice is implemented. It is either a flat fee or a percentage of the amount you invest. We will invoice you or, with your written consent, arrange for it to be deducted from your investment or superannuation account. We do not receive commissions or other payments from investment or superannuation product providers.

Ongoing Fee

If you would like us to keep reviewing your situation and advice, we will offer you an ongoing fee arrangement. Before it starts, we will ask you to sign a consent form that sets out the services you will receive, the fees you will pay over the next 12 months (or a reasonable estimate and how we worked it out), how often fees will be deducted and from which accounts.

Under the rules that apply to ongoing fee arrangements from 10 January 2025, we must get your written consent each year for the arrangement to continue and for fees to be deducted from your accounts. You can vary or withdraw your consent, or end the arrangement, at any time by contacting us. The ongoing fee is either a flat fee or a percentage of the value of your investments (excluding any amount you have borrowed).

Payments from life insurance product providers

First Capital may receive upfront and ongoing commission payments from insurance providers for insurance products that First Capital recommends to you and that you acquire. First Capital will continue to receive an ongoing commission whilst the policy remains in force and while First Capital is listed as the servicing adviser.

For example, if your annual premium is $1,000 (excluding GST and stamp duty), we may receive up to $600 plus GST ($660 including GST) in the first year and up to $200 plus GST ($220 including GST) in each later year. For policies issued from 9 July 2025, we will only accept a commission if you give us your informed consent before the policy is issued. If you cancel the policy in its first two years, we may have to repay some of the commission to the insurer.

Fees received by First Capital Financial Planning

The fees and commissions First Capital receives depend on the amount you invest, the premium you pay for insurance or the work involved. We do not charge fees based on any amount you borrow, including margin loans.

Initial fees/commissions and ongoing fees/commissions are as follows:

	Fee or Commission	
	Initial	Ongoing
Investment	Fee of 0 – 5% of the investment amount	Fee of 0 – 1.6% of the balance in your account
Self Managed Superannuation Fund	Fee of $1,000 - $5,000	Fee of $1,000 - $20,000
Life Insurance	Commission of 0 – 60% plus GST (0 – 66% including GST) of the first year's premium	Commission of 0 – 20% plus GST (0 – 22% including GST) of each later year's premium
Margin Lending	Fixed fee based on estimate of work required	

For example, if First Capital invested $10,000 of your funds in an investment with an initial fee of 3% and ongoing fee of 1%, the initial fee that First Capital charges will be $300 and the ongoing fee will be $100 per annum, assuming no change in your investment amount in subsequent years.

All fees will be discussed and agreed with you prior to proceeding.

The exact fees and commissions that apply to you, and how they are calculated, will be set out in your Statement of Advice before you proceed.

All fee figures are GST inclusive. Life insurance commissions are shown both excluding and including GST.

Your adviser

Paul Hardick is First Capital's financial adviser and is the only adviser who will provide financial advice to you. Paul is a director of First Capital and a Certified Financial Planner (CFP). When Paul provides financial services to you, he acts on behalf of First Capital Financial Planning Pty Ltd (AFSL 281193).

Financial Adviser Number: 252852

You can check Paul's registration, qualifications and experience on the Financial Advisers Register at www.moneysmart.gov.au.

How your financial planner is paid

Paul Hardick does not receive a salary or commission personally. As a director and shareholder of First Capital, he may receive dividends from the profits of the business, which include the fees and commissions it receives.

Other Benefits

We may receive non-monetary benefits from product providers, such as information technology software or support, and education and training. These are only permitted where they are allowed by law and are not expected to influence our advice. We keep a register of these benefits, which you can ask to see.

Relationships, associations, and interests

We are not associated with any financial institutions. Our 'approved product list' includes a range of financial products from product providers that are not related to First Capital or its representatives.

Where we recommend any financial product issued by a financial product provider in which First Capital, its representatives or related entities have a relationship, association or interest that could reasonably be expected to influence our advice, First Capital will disclose that information to you as part of the advice provided to you.

First Capital Respects Your Privacy

First Capital aims to protect and maintain the privacy, accuracy, and security of your personal and financial information.
First Capital respects your privacy and is committed to protecting you. First Capital uses the information you supplied to provide you with comprehensive advice in relation to your financial circumstances, goals, and strategies.

First Capital uses your information to provide our services to you, including assisting you in setting up new investments with the product issuers with whom you choose to deal (and their representatives), to meet our legal obligations, and as set out in our Privacy Policy.

First Capital uses artificial intelligence (AI) tools and other technology service providers to help prepare advice documents (such as Statements of Advice and Records of Advice), client communications, file notes and other records. Your personal information may be entered into, processed by or stored with these tools and providers for that purpose. Your adviser reviews all material prepared with the help of AI tools, and remains responsible for it, before any advice is given to you.

Our Microsoft 365 and Adobe Acrobat Sign data is stored in Australia, but some processing or support access by these providers may occur overseas, including in the United States. The AI tools we use may store and process personal information in the United States.

Keeping your information private is very important to us.

First Capital's Privacy Policy explains in detail its commitment to protecting your personal information, how your personal information will be collected, maintained and who will have access to your personal information, including how we use AI tools and technology service providers and when information may be stored or disclosed overseas.
A copy of First Capital's Privacy Policy is available at www.firstcapital.com.au or contact First Capital for a copy.

What to do if you have a concern

If you are not fully satisfied with any part of the advice or services First Capital provides for whatever reason, please let First Capital know. First Capital is always striving to provide quality advice and service and is eager to hear feedback that allows First Capital to continue to improve its services.
You can make a complaint to our Complaints Officer by phone on (02) 9222 1202, by email to complaints@firstcapital.com.au, through our website www.firstcapital.com.au (click 'Contact Us'), or in writing to GPO Box 5133, Sydney NSW 2001. You can complain verbally or in writing.

We will acknowledge your complaint within one business day of receiving it, or as soon as practicable, and give you a final written response within 30 calendar days. If we need more time because your complaint is particularly complex or because of circumstances beyond our control, we will tell you the reasons for the delay and remind you of your right to complain to AFCA. Our Complaints Policy is available on our website.

If you are not satisfied with our response, or we have not responded within 30 calendar days, you can complain to the Australian Financial Complaints Authority (AFCA). AFCA is the external dispute resolution scheme authorised by the Minister to deal with complaints about financial services, and its service is free to consumers. You can contact AFCA online at www.afca.org.au, by email at info@afca.org.au, by phone on 1800 931 678 (free call), or in writing to GPO Box 3, Melbourne VIC 3001. Time limits may apply to lodging a complaint with AFCA, so you should act promptly.

The Australian Securities and Investments Commission also has an info line on 1300 300 630. You can call this number to obtain further information about your rights.
First Capital holds a Professional Indemnity (**PI**) Insurance Policy, which complies with the requirements for compensation arrangements under section 912B of the Corporations Act 2001. Subject to its terms and conditions, this policy covers claims relating to the professional services provided by First Capital and its employees and representatives, including conduct of representatives who no longer work for First Capital but who did at the time of the relevant conduct.

How to get in touch with us

You can contact your First Capital financial planner at any time regarding this FSG, our services or to provide instructions on implementing your strategies using the phone number or email address your planner provided you.
Alternatively, you can contact First Capital regarding any of the above matters by:

- calling us on (02) 9222 1202
- writing to us at GPO Box 5133, Sydney NSW 2001; or
- visiting our website at www.firstcapital.com.au