Financial Services Guide

Understanding how we advise you and work with you

1 October 2026 HIVE GROUP PTY LTD Version 12.4

This Financial Services Guide ('FSG') is a very important document, and we recommend that you read it carefully. The purpose of this FSG is to provide you with information before a financial service is provided to you, so you can make an informed decision about whether to use our services.

This FSG is made up of **two parts** and they must be read together:
Part 1 - The Hive Group Financial Services Guide
Part 2 - The Adviser Profile

Our Details

Australian Financial Services License Name	Hive Group Pty Ltd
ABN	68 641 234 951
Australian Financial Services License Number	523627
Telephone	07 3221 8533
Address	1, 160 Edward St Brisbane QLD 4000
Email	hello@hivegroupco.com.au
Website	hivegroupco.com.au

Not Independent

Because Hive Group Pty Ltd receives commissions from life insurance companies, neither it nor its Advisers are independent, impartial or unbiased. The Corporations Act states that if a licensee receives commissions from a product issuer it cannot claim to be independent, impartial or unbiased.

Hive Group Pty Ltd ('we', 'our' or 'us') is an Australian Financial Services Licensee ('AFSL'). Hive Group authorises the distribution of this FSG. This FSG is designed to give you an understanding of our group before you receive any of our financial services and/or advice from us or our Authorised Representatives. In general terms, this FSG contains important information about:

- The financial services we provide
- How we and our related bodies corporate are paid
- How we mange any conflicts of interest
- Information that you need to supply to us before we provide our services
- Our compensation arrangements
- How we handle complaints
- Other information you need to know
- How we manage your personal information

Our Services and Your Adviser

Hive Group is licensed under the Corporations Act 2001 (Cth) to provide personal and general financial advice and deal in certain financial services to retail and wholesale clients.

Your adviser will be acting on behalf of Hive Group as an Authorised Representative when providing the financial services offered in this FSG. They must also provide you with their Adviser Profile.

Hive Group Authorised Representatives may provide several services, including but not limited to the following strategies and products:

Strategies	Products
• Personal and Business Risk Insurance	• Life Insurance Investment Products
• Estate Planning	• Life Insurance Risk Products
• Group Insurance	• Claims Handling and Settling

The Risk Management and Insurance Planning Process

Before your adviser provides you with risk management & insurance planning advice, you will need to agree to the type and scope of advice to be provided during the Fact-Finding process. For your adviser to provide you with personal advice, you need to provide them with detailed information about your current situation, needs, goals, and objectives. If you choose not to provide your adviser with this information, any advice they provide may not be appropriate to your needs.

Personal Advice

The first time you receive personal advice and before you invest in a financial product, we need to provide you with a **Statement of Advice (SoA)**. It contains our strategy and product recommended solutions, the reasons for providing that advice, as well as information about risks, benefits, features, and fees payable to help you make an informed decision about proceeding.

If your adviser recommends a particular insurance product to you, they will provide you with the relevant product brochures such as Product Disclosure Statements (PDS). The PDS will provide information to enable you to make an informed decision on whether to acquire a financial product, including information about the key benefits, risks and costs associated with the product. We encourage you to read these documents carefully and to ask your adviser any questions that you might have.

If you need subsequent advice and your circumstances have not changed significantly, further personal advice will be documented in a **Record of Advice (RoA)**, provided that the basis of the further advice has not changed significantly from the initial advice or previous SoA. You may request a copy of the RoA that we have provided to you up to 7 years after the date it was provided at no cost to you.

General Advice

General advice does not consider your personal circumstances and is general in nature. All commentary and opinions in relation to financial products contain **general advice only**. That is, those opinions have been prepared without taking into account your personal objectives, financial situation or needs. You should always consider the appropriateness of any general advice regarding your individual and financial circumstances before you act on the general advice.

Your Instructions

If you decide to act on the advice, you will need to provide your **consent** to proceed with the advice. This usually means completing an **'Authority to Proceed'** document to confirm that you understand both the advice you have received and the benefits, risks and costs associated with the products or services recommended to you. Where personal advice is not provided, we can also act on your written instructions, we will confirm this in a 'No advice letter' document via mail or email.

Hive Group & Your Adviser's Remuneration

Further information on remuneration details and actual 'splits' between Hive Group and your adviser is provided in part 2 of this FSG. All fees are payable to Hive Group. Hive Group receives all fees and commissions and may pass up to 100% of these through to each Corporate Authorised Representative or, where an Authorised Representative is not part of a Corporate Authorised Representative, to the Authorised Representative. Details of the amount that is retained by Hive Group, relative to the advice provided to you, can be found in the Statement of Advice (and may also be provided in a Record of Advice if there is any change to this amount as a result of the advice provided to you).

The basis and amount of all fees, commissions, adviser service fees and any referrals fees will be fully disclosed in your advice document and explained by your adviser prior to the implementation of any advice. An explanation of the fees and charges of the product provider will also be outlined in the relevant PDS.

Other Arrangements

Sometimes in the process of providing advice and other financial services, Hive Group or your adviser may receive payment or sponsorship to subsidise the cost of conferences, training or professional development for our advisers. Product Providers or Companies may provide various benefits, including educational conferences and seminars, IT software or support, recognition as sponsors, conference attendance, and the right to present to our advisers. Each adviser must keep an Alternative Remuneration Register of benefits received which shows any payment other than cash they may receive from product providers. This Register is available for inspection with 7 days' notice.

Your adviser may also hold shares in Hive Group through an arrangement or their associated companies and trusts may receive dividends in respect of these shares.

Referral Arrangements and Related Party Disclosures

Related parties within Hive Group have several joint venture arrangements in place with other businesses and an interest in other businesses. For these, **no referral fee** will be paid for cross referrals between the entities; however, there will be a benefit in the form of profit sharing. In the case of businesses established with referral agreements, the fees will be paid according to the terms outlined in these agreements to the related parties. This is not an additional fee directly payable by you. The details of the specific businesses will be disclosed within the relevant Statement of Advice (SoA) or Record of Advice (RoA) prior to undertaking any financial service.

Your Privacy

Hive Group takes the protection of your personal information seriously, and we are committed to protecting your information. The purpose of our Privacy Policy is to ensure that you understand how we collect, maintain, use, and disclose your personal information and how we comply with the Australian Privacy Principles. Hive Group advisers keep records containing the personal information you have provided and documents and details of your financial objectives, situation, and needs. Where you have provided information about another individual, you must make them aware of that fact and the contents of our Privacy Policy.

Hive Group is also required, in accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF Act) and its corresponding rules and regulations, to implement certain client identification processes. We are required to obtain information about you when providing financial services to meet our legal obligations. We also keep records of advice documents and recommendations provided to you for 7 years. On request, we will provide you with copies of these documents, although a fee may apply for any costs that we incur in doing so. A full copy of our Privacy Policy is available at www.hivegroupco.com.au. If you have any questions about privacy related matters, you can contact our Privacy Officer.

PI Insurance

The law requires Hive Group to have arrangements in place to compensate certain persons for loss or damage they suffer from certain breaches of the Corporations Act 2001 by Hive Group or its Authorised Representatives, including those Authorised Representatives who are no longer authorised by us but were so at the time of providing advice. Hive Group has Professional Indemnity Insurance that complies with the requirements in section 912B and regulation 7.6.02AA.

What You Should Do If You Have a Complaint

Hive Group takes all complaints seriously. If you have a complaint about your adviser or Hive Group, please contact our Complaints Manager on (07) 3221 8533 or email kirsty@beaulife.com.au. We will acknowledge your complaint in writing within 1 business day of receipt and will try to resolve your complaint quickly and fairly within 30 days. If an issue has not been resolved satisfactorily, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). The AFCA provides fair and independent financial services complaint resolution that is free of charge:

www.afca.org.au info@afca.org.au 1800 931 678

Note: The FSG is only complete when accompanied by an Adviser Profile