# FINANCIAL SERVICES GUIDE

## LangPark Advisory Pty Ltd | AFSL 700167

**20 September 2026**

**Understanding the advice process and our relationship with you**

## PURPOSE

This **Financial Services Guide** (FSG) explains the financial services and advice provided by LangPark Advisory Pty Ltd and your Financial Adviser (Adviser), who is an authorised representative of LangPark Advisory Pty Ltd. The FSG provides information on what to expect during the financial advice process including the types of documents you are likely to receive, our related parties and potential conflicts of interests, how we manage privacy and complaints. It also contains information about how we are paid and fees you may be charged.

This FSG contains an **Adviser Profile** for your Adviser. It contains important information about your Adviser including relevant authorised representative number and areas of authorisation.

**Please take the time to review the FSG and Adviser Profile before engaging our services.**

### NOT INDEPENDENT

LangPark Advisory Pty Ltd and our Advisers may receive commissions associated with the issue of life insurance products.

For these reasons, we do not represent ourselves as independent, impartial or unbiased.

Please refer to the 'Remuneration' section for more information.

## HOW TO CONTACT US

LangPark Advisory Pty Ltd
ABN: 17 689 819 467

PO Box 223
PADDINGTON QLD 4064

0417 077 287

info@LangParkAdvisory.com.au

www.LangParkAdvisory.com.au

## FINANCIAL SERVICES AND PRODUCTS WE CAN PROVIDE

LangPark Advisory Pty Ltd can offer the following services and products. Your Adviser's specific authorisations are included within their personalised Adviser Profile.



### Superannuation and Retirement Planning

Personal Superannuation
Corporate Superannuation
Industry and Public Sector Superannuation
Pensions and Annuities
Self-Managed Superannuation



### Wealth Creation and Investments

Cash and Term Deposits
Investment Bonds
Managed Investments
Exchange Traded Products
Margin Lending
Gearing



### Wealth Protection

Term Life Insurance
Total and Permanent Disability (TPD) Insurance
Trauma Insurance
Income Protection Insurance
Business Insurance
Insurance Claims Assistance



### Other Financial Planning Services

Budgeting and Cashflow Management
Debt Management
Estate Planning Assistance

## THE ADVICE PROCESS AND DOCUMENTS YOU MAY RECEIVE

Your Adviser will guide you through the advice process. This includes the following steps:



### Engagement and Discovery

In the initial stages of the advice process your Adviser will work with you to define your financial goals and objectives, and gather relevant information required to provide you appropriate advice.

Your Adviser will generally collect relevant information within a **Client Data Form** and file notes. You can expect to be asked questions related to your income, expenses, assets, liabilities, insurances and superannuation. It is important that you provide accurate information and keep your Adviser informed of any changes to your relevant circumstances. Your Adviser will ask you to consent to your personal information being collected and stored. Please refer to the 'Privacy' section for more information on how we manage your privacy.

Where your goals relate to investment or superannuation advice your Adviser will also work with you to define your level of risk tolerance. A **Risk Profile Questionnaire** may be used to document and agree upon your level of risk tolerance.

Your Adviser may also use an **engagement document** to define the arrangement with you, and the fees that may apply.

Your Adviser will also need to verify your identity to comply with Anti-Money Laundering and Counter Terrorism Financing laws.



### Strategy and Personal Advice

After obtaining relevant information, your Adviser will conduct research and develop a strategy to assist you to meet your goals and objectives. The strategy is typically developed utilising specialised financial planning software.

Where personal financial product advice is being provided, the strategy will be documented in a **Statement of Advice**. The Statement of Advice will include amongst other things, the basis of the advice, explanation of the strategies and products recommended and relevant disclosures including costs of advice and products. The Statement of Advice includes an authority to proceed section where you can consent to proceed with the recommendations.

Where a financial product has been recommended, you will generally be provided with a copy of the relevant **Product Disclosure Statement (**PDS). The PDS includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).



### Implementation

Where you elect to proceed with the recommendations your Adviser will work with you to implement the strategy. This may include liaising with various insurance, superannuation, or investment product issuers.

Where the recommendations include the purchase of a new financial product, your Adviser will work with you to complete the relevant **Product Application Form**. This may be online, or paper based.

Where the recommendations include the purchase of an insurance policy, you may also need to complete a **Health Questionnaire**. This could be online, paper-based or over the phone. It is important to disclose any health or personal matters truthfully. Failure to disclose certain matters may result in a claim being denied.

## GENERAL ADVICE

Your Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will give you a warning when they provide you with general advice. You should consider whether you need personal advice which takes into account your individual situation before you make any decisions.

## FURTHER ADVICE

Depending on your relevant circumstances, you may require further advice such as adjustments to superannuation contributions, insurance benefit amounts, or a review of your strategy.

Further advice can generally be documented in a **Record of Advice** and relevant file notes. In some instances, a Statement of Advice may be required. You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

An **Ongoing Fee Arrangement** may be utilised to formalise the ongoing services that your Adviser has agreed to provide for a fee.

Alternatively, you may agree to a **Fixed Term Arrangement** with your Adviser. This arrangement will outline the services you will be provided for a fee over a specific term not greater than 12 months.

You may be required to sign a **Consent Form** that is provided to your relevant investment or superannuation provider. The Consent Form will detail the services offered and estimated fees for the next 12 months.

You may cease any fee arrangements or disengage from your Adviser by providing written notice to your Adviser or product issuer.

## HOW TO PROVIDE INSTRUCTIONS

Your Adviser may accept your instructions by phone, letter, or email. In some instances, your Adviser can only accept written instructions from you, and they will let you know when this is required. Your Adviser will also need to verify your identity prior to acting on instructions.

## REMUNERATION

The cost of providing financial advice or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Your Adviser or the financial planning business may be remunerated by:

- Advice and service fees paid by you
- Commissions paid by insurance providers

The following table summarises the types of fees or commissions that applicable to the services that we provide. Before providing you with advice, your Adviser will agree with you the fees that apply**.** All amounts are inclusive of Goods and Services Tax (GST).

| Remuneration | Up to | |
|---|---|---|
| SoA Preparation Fee | $5,000 | |
| Implementation Fee | $5,000 | |
| Hourly Rate | $550 | |
| Insurance Claims Handling | 2% ^^ | |
| **Remuneration** | **Initial** | **Per Annum** |
| Adviser Service Fee | Up to $5,000 | Up to $8,000 |
| Adviser Service Fee (asset based)* | Up to 1.1% | Up to 1.1% |
| Insurance Commission* | 0% to 66%^ | 0% to 22% |

*Based on a % of funds invested or insurance premiums

^Applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020 commission of up to 130% will apply to additional cover.

For example, a 1% Adviser Service Fee based on a $200,000 investment would equal a $2,000 fee payable.

^^Based on a % of the insurance claim paid.

### Your Adviser

All fees and commissions are initially paid to LangPark Advisory Pty Ltd before being distributed to your Adviser or to the financial planning business.

Information about how your Adviser is remunerated will be disclosed in the Adviser Profile. Your Adviser may also receive non-monetary benefits which include benefits of less than $300, benefits related to education and training (including attendance at professional development days and conferences), and provision of software related to the financial products being recommended.

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## BENEFITS, INTERESTS AND ASSOCIATIONS

The Licensee, your Adviser and the financial planning business have arrangements with the following parties that may be capable or reasonably seen to be capable of influencing their advice. Arrangements may include payments or benefits and/or where another party may benefit financially should you utilise certain services or products.

Where applicable the specifics of any benefits or payments made or received will be disclosed to you in writing and agreed at the time of providing advice.

### Related Parties

**Shane Arnold** is the sole Director and owner of both:

- LangPark Advisory Pty Ltd (Licensee) and
- Xen Wealth Financial Advice. This common ownership and control relationship is the only related party relationship relevant to the financial services provided.

Neither the licensee nor the practice issues or distributes financial products, and no fees, commissions or other benefits are received from related parties that could reasonably influence the advice provided to clients

### Referral Parties

We may from time to time refer clients to **Xen Wealth Accounting** and **Xen Wealth Lending**, and they may refer clients to us. These referrals are made on an informal basis only.

No referral fees, commissions, benefits or other remuneration are paid or received in connection with these referrals, and there are no formal referral arrangements in place. Referrals are made solely where we believe the services may be of value to the client.

### Shareholdings

**Shane Arnold** is the Sole Director and a Shareholder of both:

- LangPark Advisory Pty Ltd (Licensee) and

- Xen Wealth Financial Advice.

Neither the Licensee nor Shane Arnold holds any ownership interest in Xen Wealth Accounting or Xen Wealth Lending. Any referrals between these businesses are conducted independently and do not involve the payment or receipt of referral fees, commissions or other benefits.

## Product Arrangements

The Licensee and Financial Planning Practice do not have any product distribution, product placement or preferred product arrangements in place with any product issuer or provider.

No additional fees, benefits, commissions or incentives are received as a result of recommending any particular financial product.

## COMPLAINTS

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Contact the Complaints Team to discuss your complaint.

   Phone 0417 077 287
   Online www.LangParkAdvisory.com.au
   Email info@LangParkAdvisory.com.au
   Mail Shane Arnold
   PO Box 223
   PADDINGTON QLD 4064

   We will acknowledge receipt of a complaint within 1 business day. Where this is not possible, acknowledgement will be made as soon as practicable.

2. We will then investigate the complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. If additional time is required, we will advise you in writing.

3. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

   Phone 1800 931 678 (free call)
   Online www.afca.org.au
   Email info@afca.org.au
   Mail GPO Box 3
   Melbourne VIC 3001

### Compensation Arrangements

We have professional indemnity insurance in place that complies with the Corporations Act 2001.

Our insurance covers claims made against former representatives for their conduct while they were authorised by us.

## PRIVACY

Your Adviser is required to maintain documentation and records of any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may not be able to provide you with the advice you require.

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers

We may engage third party service providers to assist in the provision of products or services. Some services may require disclosure of personal information to service providers outside Australia including New Zealand. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents.

LangPark Advisory Pty Ltd respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please refer to our Privacy Policy here www.LangParkAdvisory.com.au

## ADVISER PROFILE

### Shane Arnold | Authorised Representative Number 321929

### MBA Wealth Management Pty Ltd ATF Beauchamp Arnold Unit Trust | Corporate Authorised Representative Number 1306065

### Contact Details

193 Latrobe Terrace
PO Box 223
PADDINGTON QLD 4064

Mobile: 0417 077 287

Email: info@xenwealth.com.au

Web: www.xenwealth.com.au

### About Me

Shane Arnold is a seasoned financial adviser and business owner with over 15 years of experience in the financial services industry, complemented by a strong background in elite sports coaching. Since 2014, Shane has been the Director and Principal Adviser at Xen Wealth Financial Advice, a boutique advisory firm committed to delivering tailored financial solutions to individuals and families across Australia. Under his leadership, Xen Wealth has built a reputation for integrity, strategic insight, and client-first service.

I hold the following qualifications:

- Diploma of Financial Services (Financial Planning)
- Advanced Diploma of Financial Services (Financial Planning)

I hold the following memberships:

- Financial Advice Association Australia (FAAA)
- Boutique Financial Planning Principals Association (BFP)

### Authorisations

I am authorised in the following financial services and products:

- Superannuation
- Pensions and Annuities
- Self-Managed Superannuation Funds
- Cash and Term Deposits
- Managed Investments
- Investment Bonds
- Margin Lending
- Life Insurance
- Budgeting and Cashflow Management
- Debt Management

### Remuneration

I am remunerated by:

- Salary and Profit Share