Financial Services Guide (Part 1)

Date 20/04/2026 Version 1.1

Licensee:

Jackson Financial Group Pty Ltd (AFSL 700193) (ABN 76 692 959 201)

Authorised Representatives:

Corporate authorised representative

- C&K Jackson Investments Pty Ltd ATF Jackson Unit Trust T/A HQB Financial Solutions (ASIC#1254245) (ABN 16 991 573 024)

Advisers

- Sub-authorised representative – Craig Mathew Jackson (ASIC#248249)

The Authorised Representatives act on behalf of Jackson Financial Group Pty Ltd who is responsible for the services that they provide. This Financial Services Guide (FSG) is authorised for distribution by Jackson Financial Group Pty Ltd.

Contact Details

The contact details for Jackson Financial Group Pty Ltd and HQB Financial Solutions Pty Ltd are:

Telephone:	02 6699 3649
Email:	craig@hqbfs.com.au
Office/Post:	Shop 7, 13-15 Park Avenue Coffs Harbour NSW 2450
Website:	https://www.hqbfs.com.au/

Purpose of this FSG

This Financial Services Guide (FSG) will help you decide whether to use the services that we* offer. It contains information about:

- Who we are and how we can be contacted
- The services we provide
- Our fees and how we are remunerated in relation to the services we provide
- How you can make a complaint.

* In this document 'we' refers to HQB Financial Solutions.

Not Independent

Jackson Financial Group Pty Ltd receives commissions from life insurance products. As such we are not able to refer to ourselves as independent, impartial or unbiased.

Our Services

In providing advice and other services described in this FSG, we act on behalf of Jackson Financial Group Pty Ltd, who is responsible for the services we provide.

We are authorised to provide personal advice and dealing services in the following areas:

- Deposit products (basic and non-basic)
- Strategic Financial Planning
- Government debentures, stocks or bonds
- Superannuation
- Retirement planning
- Portfolio Management
- Managed investments (IDPS and MDA services)
- Securities (direct shares)
- Life products (investment and risk)

Documents we may provide you

You will receive various documents as part of our financial planning process for each stage of your advice journey. We will provide these documents electronically to a nominated email address, you may also request documents be provided to you in hardcopy.

Statements of Advice and Records of Advice

When we provide personal advice, ordinarily this will be recorded and provided in a Statement of Advice (SOA), known as a financial plan. The SOA contains a summary of your goals and the strategies and the financial products we may recommend achieving your goals. It also provides you with detailed information about product costs, associated fees and other benefits we and others will receive because of the advice we have provided.

If we provide you with further personal advice, it will be recorded in a Record of Advice (RoA). RoAs will be kept on record for seven years and you may request a copy of such records by contacting our office during that period.

Product Disclosure Statements

If we recommend or arrange a financial product for you, we will provide you with a Product Disclosure Statement (PDS) or Investor Directed Portfolio Service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage that product.

You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

Other Documents

If you enter into an Ongoing Fee Arrangement (OFA) with your adviser for a period greater than 12 months, a OFA document will be issued to you every 12 months. The OFA includes information about the fees to be charged and services to be provided for the coming year and seeks your consent to renew our ongoing services.

If we charge our advice fees from either a superannuation or an investment account we will also seek your consent to deduct fees from that account.

Providing us with instructions

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions via telephone, mail or email using the contact details provided in this FSG.

If the information provided is incomplete or inaccurate, the advice or services we provide may not be appropriate.

If at any time you wish to terminate your relationship with us, please contact us using the details provided in this FSG.

Approved Product List

Jackson Financial Group Pty Ltd maintains an approved products and services list ('APL') from various approved Australian and International providers.

Jackson Financial Group Pty Ltd periodically reviews these products to ensure they are competitive with similar products that address similar client needs and objectives. These products are researched using external research houses as well as our in-house research team. Generally, the products we recommend are on the APL. However, if it is appropriate for your needs we may, subject to Jackson Financial Group Pty Ltd approval, recommend other products.

You can obtain a copy of the APL upon request.

Tax implications of our advice

Jackson Financial Group Pty Ltd authorised representatives may be registered with ASIC as qualified tax relevant providers and authorised to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed, they are incidental to our recommendations and only

included as an illustration to help you decide whether to implement our advice.

Fees

All fees are payable to Jackson Financial Group Pty Ltd and then passed on to HQB Financial Solutions. in full. The actual fees charged to you will depend on the nature of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed. If our fees fall outside the ranges listed below we will seek your consent prior to engaging. The following section outlines the types of fees that may apply and are inclusive of GST.

Advice Preparation Fee

The Advice Preparation fee includes meeting with you, the time we take to determine our advice and the production of the SoA. The Advice Preparation fee is based on the scope and complexity of advice provided to you. The range for these fees is between $3,850 and $11,000.

Advice Implementation Fee

If you decide to proceed with our advice, we may charge a fee for the time we spend assisting you with implementation. The range for this fee is up to $11,000.

Annual Advice Engagement

Our Annual Advice Engagement fees depend on the service that we provide to you over a fixed 12-month period. The services and fees will be set out in the Annual Advice Engagement Agreement that we provide to you. The range for these fees is between $3,300 and $11,000 annually. We may also provide services under a bespoke offering, in which case we will notify you of the fees prior to you engaging our services.

Ongoing Services Fees

Our Ongoing Service Fees depend on the ongoing service that we provide to you. They may be a percentage of your portfolio value or an agreed fixed fee which is paid monthly. The range for these fees is between $275 and $916 per month. We may also provide services under a bespoke offering, in which case we will notify you of the fees prior to you engaging our services.

Insurance Commissions

Any commission amounts will be disclosed to you when providing advice.

We may receive up to 66% of the first year's premiums for new policies implemented, and up to 22% for each following year. For example, on any insurance policies implemented, if your premium was $1,000, we would receive initial commissions of up to $660 and ongoing commissions of up to $220 per annum.

We may receive commissions on increases or additions to existing policies put in place before 2018 of up to 130%, and between 88% to 66% for policies written after that time.

We may also receive other benefits from product providers such as training, meals and entertainment. Details of any benefits received above $100 will be maintained on a register which is available to you on request.

Referral Fees and Commissions

In some situations, HQB Financial Solutions receive fees or commissions where we refer you to external parties. We will disclose the referral arrangements to you whenever we refer you to an external party.

Wholesale Clients

In some circumstances we may provide services to you as a wholesale client. We will seek your consent before providing services to you as a wholesale client.

Making a Complaint

If at any time you are not satisfied with our services, please contact your adviser and tell them about your complaint.

If your complaint is not satisfactorily resolved within three business days, please contact:

Complaints Supervisor

CRAIG MATHEW JACKSON
Telephone: (02) 66993649 0401 489 134

Email: craig@hqbfs.com.au

Address: Shop 7 13-15 Park Avenue, Coffs Harbour NSW 2450

If your complaint has not been resolved satisfactorily within 30 days, you may escalate your complaint to the relevant External Dispute Resolution Scheme.

For any issues relating to financial advice, investments, superannuation, insurance or credit matters:

AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY (AFCA)
Address: GPO Box 3, Melbourne VIC 3001

Telephone: 1800 931 678

Website: www.afca.org.au

Email: info@afca.org.au

For any issue relation to your personal information:

THE PRIVACY COMMISSIONER
Address: GPO Box 5218, Sydney NSW 2001

Telephone: 1300 363 992

Email: privacy@privacy.gov.au

You may also contact the Australian Securities & Investments Commission (ASIC) on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

Your Privacy

We are committed to protecting your privacy. We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website:

www.hqbfs.com.au

Professional Indemnity Insurance

Jackson Financial Group Pty Ltd holds an Australian Financial Services Licence. It is required to comply with the obligations of the Corporations Act 2001 and the conditions of its licence. This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that its current and past representatives provide.

Adviser Remuneration

Craig Jackson is the owner of C&K Jackson Investment Pty Ltd ATF Jackson Unit Trust T/A HQB Financial Solutions and remunerated through the profits generated by the practice.

HQB Financial Solutions

FINANCIAL SERVICES GUIDE (Part 2)

Adviser Profile

Date of issue 23 February 2026 - Version 1.0

The financial services offered in this Guide are provided by:
Craig Jackson Authorised Representative No. 248249
HQB Financial Solutions ABN 16 991 573 024
Shop 7, 13-15 Park Avenue
Coffs Harbour NSW 2450
phone (02) 6699 3649 **Mobile** 0401 489 134 **email** craig@hqbfs.com.au

Jackson Financial Group Pty Ltd ABN 76 692 959 201
Australian Financial Services Licence Number: 700193
Shop 7 13-15 Park Avenue, Coffs Harbour NSW 2450
Ph: (02) 66993649

ADVISER PROFILE

INTRODUCTION

This Adviser Profile is Part 2 of our Financial Services Guide (FSG) and provides you with further information about your Authorised Representative of Jackson Financial Group. The Adviser Profile must be read in conjunction with Part 1 of the FSG and if Part 1 is not attached please ask the adviser for this profile or contact Jackson Financial Group's Head Office on (02) 6699 3649.

ABOUT (OUR ORGANISATION)

HQB Financial Solutions is a boutique Financial Planning business. Our prime objective is to deliver personal one on one service and meet expectations through a trusted long-term relationship.

We are committed to assisting our clients achieve their objectives which in Craig's opinion, can only be done with plain English delivery of advice. This allows a confident and informed decision to be made.

WHO IS MY ADVISER?

Your adviser is Craig Jackson (ASIC Authorised Representative No. 248249). Craig operates under C&K Jackson Investments Pty Ltd ATF The Trustee for Jackson Unit Trust, trading as HQB Financial Solutions (Corporate Authorised Representative No. 1254245). HQB Financial Solutions is an Authorised Representative of Jackson Financial Group Pty Ltd.



CRAIG JACKSON

I have worked in the financial services industry as a practicing Financial Adviser starting with AMP in 2004. Having completed my Diploma in Financial Services, I secured a position with NAB Financial Planning in Coffs Harbour in 2006. While at NAB, I was fortunate to work with long term experienced advisers who assisted my development which built on my passion for the industry. I was appointed Senior Financial Planning Manager in 2011 and continued in this role providing complex planning advice until my resignation in May 2016. The opportunity to continue my career and take ownership of my own practice was always a strategic pathway for me. This opportunity presented at HQB Financial Solutions in May 2016 owned by HQB Chartered Accountants. An agreement to purchase the business was reached in January 2017 taking 100% ownership from 1st May 2017. The most recent change has been the move to self-licensing being granted my own Australian Financial Services License (Jackson Financial Group) in February 2026. HQB Financial Solutions has a reputation for prompt personal contact, providing a professional service way beyond just facts and figures.

Craig is well known for his traditional Australian ways and his very common phrase, *"My job is to put you in the driver's seat. Provide information in a way you understand, allowing you to make a confident informed decision."*

Craig's contact details are:

Telephone: (02) 6699 3649
Mobile: 0401 489 134
Email: craig@hqbfs.com.au
Company Website: www. hqbfs.com.au

Qualifications:
Graduate Diploma of Financial Planning – Kaplan (2019)
Self Managed Superannuation- Kaplan (2016)
Advanced Diploma of Financial Services (Financial Planning)- Kaplan (2012)
Diploma of Financial Services (Financial Planning)- AMP Financial Services (2005)

Memberships:
Financial Advice Association of Australia (FAAA)

WHAT KINDS OF FINANCIAL SERVICES ARE YOU AUTHORISED TO PROVIDE ME AND WHAT KINDS OF FINANCIAL PRODUCT/S DO THOSE SERVICES RELATE TO?

The financial services and products which **Craig** can provide advice on comprise:

- Deposit Products;
- Managed Investment Schemes including Unit Trusts, Investment Bonds, Direct Shares, Property Trusts, Growth Funds, Balanced Funds, Indexed Funds and Cash Management Accounts;
- Share Market Investments;
- Tax Effective Investments;
- Superannuation, including Allocated Pensions, Rollovers, Personal Superannuation, Company Superannuation and Self Managed Superannuation Funds;
- Retirement Planning including aged care and estate planning;
- Life Insurance Products, including Annuities, Term Insurance, Income Protection, Trauma and Total and Permanent Disability Insurance;
- Setting your goals and objectives that are specific and measurable
- Managing cashflow including budgeting, income streams, Centrelink, Aged Care and cashflow management
- Managing debt such as debt reduction strategies
- Investing monies including dollar cost averaging, superannuation, non-superannuation investing, borrowing to invest and portfolio construction
- Protecting you, your family and businesses by review or establishing income protection, term insurance, TPD insurance, trauma insurance, business insurance and discussing whether to hold insurance inside or outside of superannuation
- Estate planning strategies such as asset ownership
- Structuring or restructuring of trusts, companies, small business and Self-Managed Superannuation

Only products approved by Jackson Financial Group Pty Ltd may be recommended by the adviser.

HOW ARE ANY REMUNERATIONS, FEES OR OTHER BENEFITS CALCULATED FOR PROVIDING THE FINANCIAL SERVICES?

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. The payment options for the provision of financial services will be discussed with you by your adviser and are as follows:

- Fee for service
- Commission
- Implementation fees
- Transaction fees
- Brokerage/Remuneration
- Ongoing service fees
- Or a combination of the above depending on what best suits the client.

Please note that the type of payment option can also depend on the type of product and/or advice implemented, and your adviser will discuss this with you.

All fees, remuneration and brokerage payments received for the financial services provided are paid to Jackson Financial Group Pty Ltd. Jackson Financial Group Pty Ltd retains a percentage of these payments and forwards the balance to Craig Jackson.

Craig is a professional adviser who receives payment for the advice and services provided. Your adviser will receive payment either by collecting a fee for service, receiving commissions, or a combination of both.

Fee for service - Fees are charged according to the work undertaken by your adviser and may be charged on an hourly basis or as a flat fee. A fee may be charged for the initial work in developing and implementing a strategy, as well as for ongoing monitoring and reviews. Under a fee for service agreement, initial and ongoing commissions will generally be rebated back to you.

Commission – Your adviser may receive upfront and ongoing commission for the personal insurance services they provide. Whilst there are a number of commission rates available, with effect from 1 January 2020, Life Insurance commissions are capped at 66% (including GST). Ongoing commission on Life Insurance is capped at 22% (including GST) on renewals.

Commissions are not an additional charge to you, they are paid by product providers for insurance or investment policies.

Our fees and charges vary according to the scope and complexity of the advice required. The scope of the work and the fees charged for services are agreed with clients prior to commencing work.

As a guide, Craig's advice fees are as follows inclusive of GST.

Advice Fee - You may be charged a fee based on either the time we spend or the complexity of developing your plan. Our current hourly base rate is $385 per hour. Our Statement of Advice base fee ranges upward from $3,850. To make it easy for you, you have a choice of how to pay our fee. You can either be invoiced directly, or our fee can be debited from your credit card or bank account, or debited directly from funds invested (where appropriate).

Implementation Fee - You may be charged a fee based on the time we spend implementing your recommendations and strategies. Our current hourly base rate is $385 per hour. Our implementation fee ranges upwards from $2,200. The price varies depending on the complexity and facilitation required to ensure correct and accurate action has been undertaken on your behalf.

Ongoing Service Fee - You may be charged an ongoing service fee. This fee will be dependent on the service levels required to provide ongoing advice, regular reviews and professionally manage your financial plan to ensure that you are kept up to date and your strategies remain current. Our ongoing service fee starts from $3,300pa. This fee can be paid via credit card or monthly direct debit from your bank or investments.

All costs will be fully explained up front before you make a commitment. There will be no surprises.

Fee Type	Minimum %/$	Maximum %/$
Initial Advice Fee	$3,850	$11,000
Statement of Advice Fee	$2,200	$11,000
Implementation Fee	$2,200	$11,000
Ongoing Service Fee	$3,300	$11,000
Insurance Initial Commission	0%	66%
Ongoing Commission	0%	22%
Insurance Claim Fee*	0%	0%
Share Trade Brokerage Fees	$0	0%
Grandfathered Investment Commissions	0%	0%

The Statement of Advice provided to you by your adviser will clearly set out all fees, charges and commissions payable.

ACKNOWLEDGEMENT OF RECEIPT

Signing this page confirms receipt of both Part 1 and Part 2 of the Financial Services Guide issued by Jackson Financial Group Ltd and Craig Jackson.

PLEASE RETAIN BOTH PARTS 1 AND 2 FOR YOUR REFERENCE AND FOR ANY FUTURE DEALINGS

Jackson Financial Group Pty Ltd
ABN: 76 692 959 201
Australian Financial Services Licensee No: 700193

Head Office: Shop 7, 13-15 Park Avenue, COFFS HARBOUR NSW 2450

Phone: (02) 6699 3649
Email: craig@hqbfs.com.au
Website: www.hqbfs.com.au

The Trustee for Jackson Unit Trust
Authorised Representative No. 1254245 of Jackson Financial Group Pty Ltd

Craig Jackson
Authorised Representative No. 248249
of Jackson Financial Group Pty Ltd.

VERSION DETAILS

Financial Services Guide:	1.00	23.02.2026
Adviser Profile:	1.00	23.02.2026

DECLARATION

I / We acknowledge receipt of both Parts 1 and 2 of this Financial Services Guide

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