KEYS FP

Preferred by Professionals | Trusted by Clients

Financial Services Guide

Version 1.6 – Issued 20 October 2026



A Guide to the Services we provide and how we will work with you to achieve Freedom and Financial Stability in YOUR Lifestyle Journey

Keys FP Pty Ltd trading as Keys FP, ABN 9306 4579 997
29 Southern Skies Avenue, Reedy Creek Qld 4227

Tel: 1300 539 539
Email: admin@keysfp.com
Web: www.keysfp.com

Business Profile

Financial Services Guide (Version 1.6 – 20 October 2026)

Important

We recommend you read this Financial Services Guide (FSG) because it contains important information designed to help you decide whether to use the financial services we offer, including:

- who we are and how we can be contacted
- the initial and ongoing advice and services we provide
- our fees and how we are paid in connection with those services
- information about Keys licensee Pty Ltd, our Licensee
- your privacy
- how we deal with complaints

Lack of Independence Disclosure Notice

We can't call ourselves independent under the current legislation. Here's why.

The law makes it very difficult for most advisers to say they are independent, unbiased or impartial, even if they are not in any way linked to a financial product provider (like a bank or insurance company).

If, for example, an adviser gets paid a commission to help a client arrange some insurance they are automatically prohibited from calling themselves independent. Most advisers who receive those commissions charge their clients very little (if anything) for the advice or the help they provide putting a policy into place. From time to time we receive these commissions from the Product Providers for clients we have assisted in the past.

So, although we always put your interests before ours when giving advice we cannot (by law) call ourselves independent, unbiased or impartial.

About our practice

We understand that everyone's needs and goals are different. Whether you are looking for financial advice to help achieve your long term goals or facing a life changing event, we are here to help you choose the right path.

We undertake continuous professional development and undertake training programs so we are up to date with legislative changes to superannuation, investment, social security and tax environments. We have access to technical, risk and investment research professionals who provide us with additional analysis on strategies and products that become available as a result of these changes.

Most importantly, we turn your thoughts into action. There are no secret formulas to achieving financial security. We work with you to get the basics right and ensure you have a plan to achieve your goals over time.

Keys FP Pty Ltd (ABN 93 064 579 997), Corporate Authorised Representative (ASIC Number 250140), trading as Keys FP is authorised by Keys Licensee Pty Ltd to provide the financial services detailed in this FSG.

Street address	29 Southern Skies Avenue, Reedy Creek QLD 4227
Postal address	GPO Box 1539, Brisbane Qld 4001
Telephone	1300 539 539
Email	admin@keysfp.com
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Adviser profile

Version 1.6 - Issued 20 October 2026 (Philip Mason-Cox)

This profile is part of the Financial Services Guide and is only complete when the business profile Version 1.6 – Issued 20 October 2026.

About Philip Mason-Cox

Your financial adviser, Philip Mason-Cox CFP Authorised Representative (ASIC number 249855) of Keys Licensee Pty Ltd (AFSL 523830) operating via Keys FP Pty Ltd, Corporate Authorised Representative No 250140 of Keys Licensee Pty Ltd (AFSL 523830)

Email address: admin@keysfp.com

Education and Qualifications

Bachelor of Business (Accounting) and is an accredited specialist with the Self-Managed Superannuation Fund (SMSF) Association of Australia.

CERTIFIED FINANCIAL PLANNER®

Experience

Philip has more than 25 years' experience within the Financial Services Industry. During his career Phil has worked with organisations such as GIO, Perpetual Trustees and the Citicorp Group.

His time with both the Citicorp Group and GIO was focused towards providing advice on reducing personal and business risk issues for a range of clients. He was responsible for the advice on personal financial solutions to Small and Medium Sized Enterprises (SME's). His advice also included sourcing and structuring appropriate funding arrangements for various clients.

As the Gold Coast regional manager for Perpetual Trustees, Phil was responsible for Estate Planning advice to wealthy individuals. He was involved in the creation of charitable trusts for philanthropic purposes as well as advice on the minimisation of taxation for the beneficiaries of clients.

Phil provides advice to high net worth individuals, professionals, people running SME's and retirees on areas such as:

- Strategic Choices
- Structures (i.e. Trusts, Self-Managed Superannuation Funds, PAF's)
- Personal Estate Planning & Business Succession Planning
- Risk Management

Phil interacts with other professionals on a regular basis such as accountants, solicitors and stock brokers to deliver tangible client advice solutions.

Phil holds a Bachelor of Business (Accounting) Degree, Diploma of Financial Planning and is a Certified Financial Planner (CFP). He is a member of the Financial Planning Association (FPA) and has been accredited as a specialist with the SMSF Association of Australia and is an ASX recognised adviser. Phil is also a registered tax agent for Financial Planning purposes.

Phil is recognised as one of the top three financial advisers in Australia as a finalist in the FPA's Value of Advice awards 2009 (Post Retirement and Management category), 2010 (Pre-retirement category) and won SMSF Association's National Best Practice Advice Award in Australia in 2010.

Memberships

Fellow member of the SMSF Association (formerly known as SPAA - Self-Managed Super fund Professionals' Association of Australia).

Fellow member of the Financial Planning Association of Australia

Advice we can provide

We treat each client as an individual and our advice process allows us to tailor a plan that best meets your goals.

Identify your goals

We help you identify your financial and lifestyle goals. The type of advice you need could depend on your life stage, the amount of money you want to invest and the complexity of your affairs.

We help you to identify the range of issues that need to be addressed to meet your goals. You may choose to address some or all goals and issues.

Consider the opportunities and risks

We assess your current situation and investigate a range of strategies and financial product options for you to reach your goals.

Bridging the gap

Based on discussions with you and the research conducted by us, we will devise a strategy to bridge the gap between where you are now and where you want to be.

Bring your plan to life

We work closely with you to implement your financial strategy. We help you complete any necessary paperwork and we're available to attend meetings with your accountant, solicitor and general insurer so your strategy is implemented efficiently.

Staying on track

With time, your circumstances will change and your financial plan will need to be adjusted. We design an ongoing service program to ensure your plan stays on track to meet your goals.

Sometimes life takes us in unplanned directions. When you need a little extra help, just ask us for additional advice. We are there to help you – whatever the occasion.

Philip can provide you with advice on the following:

Strategies	Products
Guidance on budgeting and goal setting	Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)
Savings and wealth creation strategies	Retirement income streams
Investment planning	Direct fixed interest
Superannuation planning	Retail & wholesale managed investment schemes
Pre-retirement planning	Socially responsible investments
Retirement planning	Hedge funds
Estate planning considerations	Master trust products
Centrelink planning	Superannuation products
Risk and insurance analysis	Personal and group insurance
Business succession planning	Business succession insurance
Salary packaging advice	Limited investment guarantees
Gearing strategies	Margin lending facilities
	Self-managed super funds
	Direct shares

Phil is authorised to provide financial product advice on, and arrange, Managed Discretionary Account services not operated by Keys Licensee Pty Ltd, to retail and wholesale clients.

Corporate Actions Policy

Listed securities regularly trigger requests for shareholder feedback.

Issuers or Brokers who sponsor holdings will send messages to shareholders seeking their input.

As advisers to people who hold listed securities, we have adopted the following “Corporate Actions Policy”:

Should you decide to utilize the Keys 4 Wealth Managed Discretionary Account (MDA) offer, our administrator has the ability to monitor all corporate actions for you and as a consequence, we can provide advice as part of our service offering to you.

However, those clients who hold listed securities outside of the Keys 4 Wealth MDA offer, we are unable to provide this service. The responsibility rests with you to monitor any Corporate Actions relevant to your holdings and you should not rely upon us to advise you on them or alert them of their existence for you.

Transaction services

If you do not require advice from us, but you would like us to help you complete a particular transaction, we can also arrange for you to apply for the kinds of products referred to in your adviser’s profile. In these cases, we can act on your instructions and arrange for the transaction to be complete without providing you with personal advice.

In these circumstances we will generally ask you to confirm your instructions in writing and to sign a letter to acknowledge you have declined our offer of advice and that you understand the risks of a transaction service. You will be provided with a copy of the letter for your own records.

You can contact us directly with any instructions relating to your existing financial products. We will accept instructions from our existing clients via telephone, mail or email.

Advice fees

We receive initial and ongoing advice fees and commission for insurance products you purchase. Your financial plan will outline all fees and commissions inclusive of GST.

Initial Advice

Our initial advice fee ranges between $1,650 and $11,000 for multiple strategies.

Our initial advice fee covers the cost of researching and preparing your financial plan. Before providing you with initial advice we will prepare an initial advice agreement.

The initial advice agreement sets out what our initial advice will cover and how much it will cost.

If, in developing your financial plan, we identify that you have a complex situation that requires extensive planning and development, our initial advice fee will change. In this case, we will provide you with an upfront quote of the amount payable before we proceed with developing your financial plan.

Ongoing Advice

An ongoing advice fee is a minimum of $1,500 per annum and is based upon our relationship service agreement.

Our ongoing advice fees ensure your strategy and products are reviewed to help you take advantage of opportunities as they become available. If, during our assessment of your ongoing needs, we identify that you require ongoing advice outside of our standard advice offer, our ongoing advice fee will change. In this case, we will provide you with a quote of what you will be required to pay to receive these services.

Before providing you with ongoing advice we will prepare an ongoing advice agreement.

The ongoing advice agreement will set out what our ongoing advice will cover, your payment method, and how much it will cost.

Additional advice

For additional advice, an hourly rate of $440.00 (GST inclusive) is payable.

Payment Method & Frequency

The following payment terms are available to you:

- BPAY, direct debit or cheque
- Deduction from your investment
- Ongoing advice fees may be deducted as an annual instalment or in monthly or quarterly instalments.
- Ongoing advice fees may increase each year in line with the Consumer Price Index (CPI) or by a fixed amount or percentage each year. The specific amount will be agreed to by you and outlined in an ongoing advice agreement.

Commission

Life Insurance products

On insurance products that were in force prior to 1 January 2018 the relevant insurer will pay initial commission between 0% and 130% and ongoing commission between 0% and 33% of the annual premium for as long as you hold the product.

On new insurance policies that came into force from 1 January 2018 the relevant insurer will pay initial commission between 0% and 88% and ongoing commission between 0% and 22% of the annual premium for as long as you hold the product.

On new insurance policies that come into force from 1 January 2019 the relevant insurer will pay initial commission between 0% and 77% and ongoing commission between 0% and 22% of the annual premium for as long as you hold the product.

On new insurance policies that come into force from 1 January 2020 the relevant insurer will pay initial commission between 0% and 66% and ongoing commission between 0% and 22% of the annual premium for as long as you hold the product.

Commissions are paid to us by the product provider and are not an additional cost to you.

Pre-existing arrangements

For existing clients already in an established commission arrangement that existed prior to 1 , we may receive commission on investment products, superannuation products or margin lending products held. For investment products he relevant product issuer will pay initial commission between 0% and 5.5% and ongoing commission between 0% and 0.88% of the value of your investments for as long as you hold the product. For margin loans the relevant product issuer will pay an ongoing commission between 0% and 0.88% of the outstanding loan balance. Commissions are paid to us by the product provider and are not an additional cost to you.

The basis and amount of all commissions and fees for service will be set out in the SoA and explained by your Adviser.

Commission is payable by the loan provider when I arrange for margin lending products to be issued. The commission is factored into the annual interest rate and may be up to 0.35% per annum of your loan balance.

Referral

Where you have been referred to us by someone else, if we pay them a fee or commission in relation to that referral, we will tell you in the Statement of Advice who will receive that fee or commission and the amount they will receive (if applicable).

Distribution of fees

Our advice costs and payments from other professionals are received by Keys Licensee Pty Ltd as the Licensee. Keys Licensee Pty Ltd will pay Keys FP Pty Ltd 100% of the gross revenue received.

How your adviser is paid

As stated above Keys Licensee Pty Ltd will pay Keys FP Pty Ltd 100% of the gross revenue it receives in relation to Keys FP clients.

I am paid a salary and bonuses from Keys FP Pty Ltd as an employee of the practice.

Documents you may receive

We will provide you a number of documents as you progress through our financial planning process. When we provide personal advice, it will normally be documented and provided to you in a Statement of Advice (SOA), known as a financial plan. The financial plan contains a summary of your goals and the strategies and any financial products we may recommend to achieve your goals. It also provides you with detailed information about product costs and the fees and other benefits we will receive as a result of the advice we have provided.

If we provide further personal advice, a financial plan may not be required. We will keep a record of any further personal advice we provide you for seven years. You may request a copy of such records by contacting our office during that period.

If we recommend or arrange a financial product for you, we will provide 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 your investment or insurance.

Who is our Licensee?



To provide financial advice requires the adviser to either hold an Australian Financial Services Licence (AFSL) or be authorised to provide advice by an AFSL holder. We have chosen to be licensed by Keys Licensee Pty Ltd. Keys Licensee is 100% privately owned and holds its own AFSL. Keys Licensee Pty Ltd is responsible for ensuring the advice we provide meets the various legal, regulatory requirements and provides us with Professional Indemnity insurance and dispute resolution systems.

For Keys Licensee's services, systems and insurances we pay a monthly fee of any remuneration or commissions they, or we, receive for providing you with our advice or services.

KEYS LICENSEE PTY LTD

29 Southern Skies Avenue, Reedy Creek QLD 4227

Telephone 1300 539 539

Email: phil@keysfp.com

Australian Financial Services License No. 523830

Associations

Keys Licensee Pty Ltd is privately owned and is not associated with any ASX Listed Company or group which results in Keys Licensee receiving additional financial or non-financial benefits as a result of the advice provided to clients.

Keys FP Pty Ltd ("Keys FP") can provide services as an "external Managed Discretionary Account ("MDA") adviser" in relation to MDAs operated by Investment Administration Services Pty Ltd, AFSL 284316, ("IAS"), which has appointed Keys 4 Wealth Pty Ltd, an authorised representative of Keys Licensee Pty Ltd and an associate of Keys FP, to act as investment manager and receives fees from IAS.

Alternative Form of Remuneration Register

As part of the FSC / FPA Code of Practice Investment Fund Managers, Administration providers, licensees and their representatives are required to maintain a register of any form of alternative remuneration paid or received in excess of $300. This register is available for your inspection on request.

Privacy

You may tell us how you would like to give us instructions. For example by telephone, fax or other means such as e-mail. You need to provide us with a list of your personal objectives, details of your current financial situation and any relevant information, so that we can offer you the most appropriate advice possible.

You have the right not to tell us, if you do not wish to. However, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation. We are also legally required to verify your identity, so we will ask to see your passport, driver's licence or other identity documents.

You should read the warnings contained in the *Statement of Advice* carefully before making any decision relating to financial products. We will retain copies of your identity documents and we will maintain a record of your personal profile including details of your objectives, financial situation and needs.

We also maintain records of any recommendations made to you, including the initial Statement of Advice, and any subsequent Statements of Additional Advice and Records of Advice provided to clients receiving our ongoing service. Copies of these can be requested either verbally or in writing.

We are committed to ensuring the privacy and security of your personal information. A copy of our privacy policy is available on our website or by contacting us. If you wish to examine your file please ask us. We will make arrangements for you to do so.

Professional Indemnity

Keys Licensee Pty Ltd holds Professional Indemnity Insurance which includes cover for the work done for Keys Licensee by its representatives and employees even though they may have ceased employment with Keys Licensee. Keys Licensee believes its PI insurance complies with the requirements of the section 912B of the Corporations Act and the relevant Regulations.

What to do if you have a complaint

We treat any complaint we receive seriously. If you are dissatisfied with your experience as our client we ask that you communicate with us (e.g. by phone, email or in person) so we can try to resolve the issue for you. We'll do our best to help figure out the background of the matter with you.

We have adopted best practice complaints handling processes to ensure:

Acknowledgement of your concerns within 24 hours of receipt;

1. Speedy assessment and investigation;
2. Timely provision of a response (known as an IDR response) no more than 30 days after we receive your complaint.

If we cannot resolve the issue to your satisfaction within that time frame we will refer you to the free industry complaints handling body known as Australian Financial Complaints Authority Limited (AFCA).

We are a financial member of AFCA, the Government approved External Disputes Resolution scheme.

AFCA can be reached at - 1800 931 678

AFCA's mail address is - GPO Box 3, Melbourne Vic 3001

AFAC's website is - www.afca.org.au

Financial Planning Association Complaints Process

As a member of the Financial Planning Association of Australia, we agree to comply with the association's Code of Ethics, Practice Standards and Rules of Professional Conduct.

In addition to the complaints handling procedures set out previously in this FSG you may also lodge a complaint with the FPA by contacting them at Professional.standards@fpa.asn.au or 1300 337 301. Further information is available at fpa.com.au.

If you have any further questions about the financial services Keys FP provides please contact us on 1300 359 359. Retain this document for your reference and any future dealings with Keys FP.