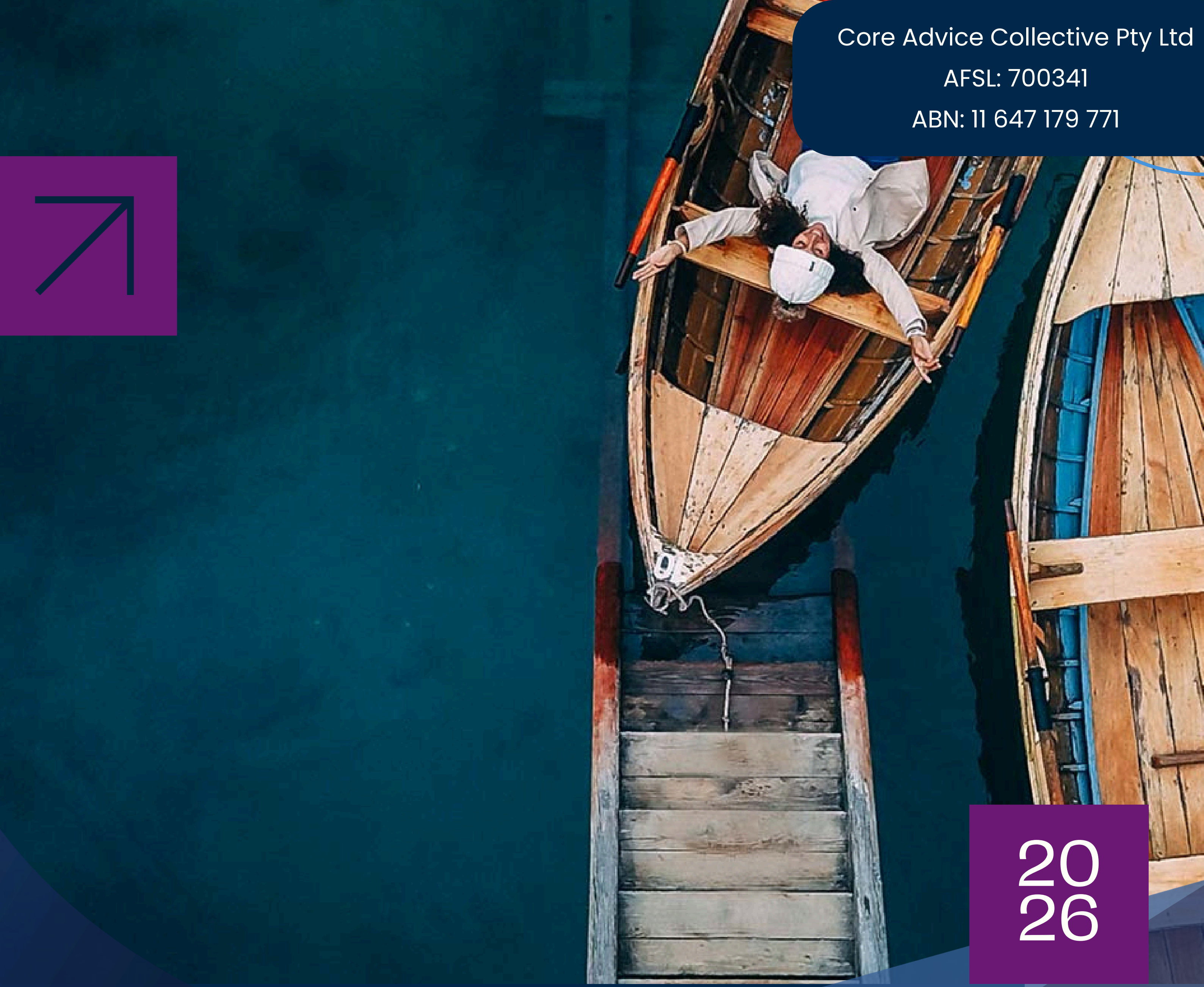
Core Advice Collective Pty Ltd
AFSL: 700341
ABN: 11 647 179 771



2026

FINANCIAL SERVICES GUIDE

Version 1.0
July 2026

SILVERLOOM
ADVISORY GROUP

Welcome to Silverloom Advisory Group

Purpose of this FSG

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services we offer and whether they are suited appropriately to meet your needs. This FSG provides you with important information on how to engage with one of our financial advisers.

This FSG Covers the Following;

- Information about us
- Documents you may receive and give
- How to give instructions
- Details of financial services / or products we can provide
- Remuneration, fees, benefits and conflicts of interest
- Our advice process
- How we handle your information
- Complaints procedure & compensation

Non-Independent Statement

Whilst privately owned, Silverloom Advisory Group and Core Advice Collective Pty Ltd are not independent, impartial or unbiased under the Corporations Act definition as we may receive commission from life insurance products when we recommend Life Insurance to our clients from time to time.

Core Advice Collective Pty Ltd our AFSL Licensee & Silverloom Advisory Group are fully owned and operated by its Directors and employees and are not associated with or controlled by any financial institution

Our Aim

Our aim is to assist you to achieve your goals and resolve challenges along the way.

We are dedicated to empowering your financial future. We tailor financial strategies to align perfectly to your aspirations. Our objective is to bring clarity to your financial landscape.

It does not matter if you are a business focusing on growth or personally trying to secure your wealth for retirement, we're here to guide you every step of the way.

Best Interest Duty

We are still bound by the Best Interests Duty, which legally obligates us to prioritise your financial situation, needs and objectives when providing financial advice. Our Authorised Representatives are also bound by a legislated code of ethics, requiring they act with honesty, integrity and fairness.

Our Licensee

The services that we provide are licensed by Core Advice Collective Pty Ltd (AFSL 700341) who have an Australian Financial Services licence issued by ASIC. Visit www.coreadvicecollective.com.au for more details.

The Authorised Representatives act on behalf of Core Advice Collective Pty Ltd (AFSL 700341) who is responsible for the services that they provide. This Financial Services Guide (FSG) is authorised for distribution by Core Advice Collective Pty Ltd.

Documents you may receive

In order to determine your needs & objectives your financial adviser will be required to obtain personal information.

At the initial advice appointment, your adviser will typically gather the relevant information by using a client data collection form.

You will be asked to provide accurate information about your personal and financial situation and keep your adviser informed of any changes to your relevant circumstances.

Your financial adviser will also need to verify your identity.

When your adviser provides personal financial advice to you, you may receive one or more of the following documents:

- Letter of Engagement
- Statement of Advice (SoA)
- Strategy Document(s)
- Record of Advice (RoA)
- Product Disclosure Statement (PDS)
- Fixed Or Ongoing Term Agreement

Our SoA will set out the advice that has been tailored to your specific circumstances and provide you with details of all relevant disclosures including details of any remuneration payable. Where you receive ongoing or further advice a RoA may be provided.

A PDS will be provided if a product recommendation is made and includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

How to give 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 occurs.

What can we advise on?

Silverloom Advisory Group offers a comprehensive range of services to ensure the advice given to you encompasses all aspects of financial planning. From your initial contact with us, we strive to provide industry pioneering strategies and a high standard of customer service. Our strategies are constantly evolving and are driven by your changing circumstances, and in response to ongoing economic and legislative changes.

Your financial adviser can provide advice on the following product types:

- Superannuation
- Retirement Savings Accounts
- Life Insurance – Risk and Investment
- Debentures, Stocks and Bonds issued by Government
- Deposit Products
- Managed Investment Schemes including Investor Directed Portfolio Services
- Securities (Shares, ETFs and Managed Funds)
- Derivatives

Our Advice Process

"Our advice process is structured, disciplined, and focused on delivering clear, practical outcomes. Each step ensures your strategy is tailored, evidence-based, and aligned with your long-term objectives"

SILVERLOOM
ADVISORY GROUP

Initial Appointment

We begin by understanding your current position, goals, concerns, and priorities. We also outline the scope of advice, our services, and applicable costs to ensure clarity from the outset.

Define Needs

Documentation

Quality advice relies on accurate information. We collect and verify key documents such as tax returns, superannuation statements, investments, income, and liabilities to ensure advice is based on reliable data.

Gather Information

Personalised Plan Modelling

We build a personalised financial model to test strategies, compare outcomes, and assess the impact of decisions across tax, cash flow, superannuation, investments, and long-term wealth.

Model Scenarios

Strategy Meeting

We discuss the modelling outcomes, explain the recommended strategies in plain English, and confirm you are comfortable before formalising any advice.

Discuss Strategy

Advice Presentation Meeting

Your Statement of Advice documents the agreed strategy, outlines implementation steps, and explains costs, risks, and expected outcomes. This is your final sign-off before proceeding.

Receive Advice

Implementation

Where appropriate, we manage the implementation of your advice to ensure strategies are executed accurately and efficiently. We have several post advice options.

Embed Strategy

Ongoing Advice

As your circumstances, legislation, and markets change, we may recommend ongoing advice to ensure your strategy remains appropriate and effective over time.

Enhance & Review

Our focus is simple: Provide clear, strategic advice that supports informed decisions and long-term financial confidence.

Flexible Advice Solutions

Choice, clarity, and control — not industry defaults.

At Silverloom Advisory Group, we go beyond the industry's standard approach of fixed ongoing fees. Our service structure is designed to be flexible, transparent, and responsive to different client needs. Whether you prefer to self-manage with guidance, have us handle set-up and reviews, or engage a full-service partnership, we provide options that deliver value at every stage.
Advice on your terms — from self-managed to full service.

	12-month financial plan	Modelling & projections	Strategy implementation	Ongoing support & advice	Annual review
Grab & Go (advice only) If you have strong financial knowledge & prefer to self-manage.	✓	✓ Once off	✗	✗	✗
Review & Revive (advice & review) If you can put plans in place yourself but want peace of mind through reviews & optimisations.	✓	✓ Annually	✗	✗	✓
Setup & Futureproof (advice & action) If you to want start with expert advice & setup so you can self-manage with confidence.	✓	✓ Once off	✓ within 3 months	✗	✗
Optimise & Oversee (advice, action & review) If you want a long-term partnership with ongoing strategy, implementation & fine-tuning.	✓	✓ Annually (or as required)	✓ within 6 months	✓ Unlimited support and changes to advice	✓
Monitor & Manage (advice, action & review) If you have complex or urgent needs & want 24/7 support to help ensure optimised outcomes.	✓	✓ Annually (or as required)	✓ within 12 months	✓ Unlimited support and changes to advice	✓ Plus quarterly analysis

One-of-a-kind service in wealth strategy: Transparent, adaptable & designed to deliver

Wherever you need help with your wealth plan, from cash flow and tax to investments and futureproofing, Silverloom is here for you with evidence-based strategies which weave together your whole financial world into an easy-to-understand, measurable structure that's regularly optimised to ensure you the best possible outcomes, long into the future.

And we do it with a flexible service model that's second to none, staying by your side until you get where you want to be.

Services to help you Protect, Grow & Prosper

Financial Planning

We help you achieve your lifestyle and financial goals by planning and protecting your wealth.

Retirement

Prepare for a secure and comfortable retirement with tailored strategies and expert guidance.

Superannuation

Whether assessing fund managers, setting up an SMSF or locating lost super, we assist you at every life stage.

Business Optimisation

Streamline cash flow, manage ATO debt, structure shareholdings, and optimise tax strategies, including dividends.

Inheritance Advice

We help recipients of new wealth navigate tax and inheritance laws and optimise their new wealth.

Estate Planning

We discuss and coordinate your estate plan with your professional for effective implementation and ongoing review.

Insurance

We help you find the best structure for your circumstances, selecting products to protect your wealth.

Debt Structuring

We can help you navigate borrowing to invest, implement debt recycling strategies, and help eliminate debt.

Cash Flow Optimisation

We help with structuring your cash flow to maximise opportunities and structuring your budget the right way.

Investments

We evaluate and develop strategies for optimising both existing & prospective investments in property or equities.

Entity Structuring

We help you find the ownership structures to optimise tax, asset protection and maximise opportunities.

Tax Strategies

We can help you navigate to complexities of tax optimisation through strategic planning.

How are We Paid?

A Flexible Fee Structure

Our fee structure is driven by your needs not ours! They are based on the time and service level required whilst ensuring the the benefits you gain is greater than any cost to you. Understanding how we charge is just one way to help you go forward with confidence.

- Agreed Flat Rates; and/or
- Asset based fees; and/or
- Insurance Commissions

Ongoing Strategic Advice

We provide an ongoing advice service which includes reviewing your financial strategy. The ongoing service fee is based on the complexity of our ongoing advice, how much time you require and the changes required.

Agreed Flat Rates

After determining your advice needs and how we can help you achieve your goals, we will issue you with an Initial Advice Agreement. This agreement will cover research, strategy development and the presentation of your plan.

There may be an implementation fee and the cost will vary based on the work required, value added and time to complete your advice. Some of the implementation might be completed by you, referred to other professionals or completed by us.

Other Remuneration or Benefits

Silverloom Advisory Group and/or employees may receive non-monetary benefits where:

- The amount is under $300 and is not provided regularly.
- The benefit serves a genuine educational purpose relevant to financial advice.
- It includes IT software or support linked to financial product advice.

Payments or benefits received above $300 are disclosed in a register. A copy of the register is available upon request.

Portfolio Management

Silverloom Advisory Group may provide you with regular and proactive investment management advice.

The cost of investment management is priced on portfolio balance, the types of investments engaged in and the benefits gained.

Portfolio management can include portfolios and property investments and clear fixed ongoing management costs will be disclosed.

How are Financial Advisers Paid?

Your financial adviser is paid a base salary and may receive additional remuneration in the form of dividends or performance-based bonus payments

Commissions

We may receive commissions for the insurance products we recommend and arrange for our clients. These commissions are paid by the insurance provider and are typically calculated as a percentage of the premium you pay for the policy.

The exact amount and method of calculation will be disclosed to you at the time we provide advice or arrange insurance on your behalf. Receiving these commissions helps us to continue providing high-quality services and advice to our clients.

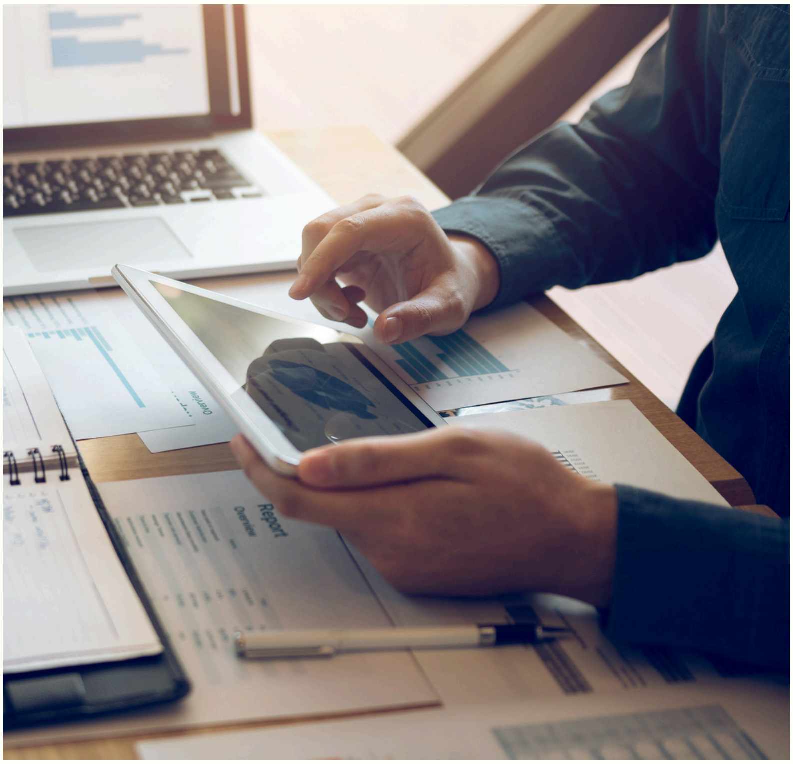
Referral Arrangements

Should you be referred to your financial adviser by a third party (Telemarketer, Other Professionals), they may receive a fee for the referral.

You will receive information concerning any referral fee in your SoA or other relevant documents.

Our Relationships & Associations

Related Entities



Silverloom Advisory Group works with other businesses to provide services that help you set up, maintain, and improve your financial plan. Some of these businesses are owned or partly owned by our Director, Anthony Zaman.

If we recommend one of these businesses to you, we will tell you about our relationship with them and let you know if they may earn money from the services you use.

If you would rather use a business that we have no financial interest in, we can refer you to other professionals we work with.

We do not accept referral fees. Any arrangements we have with other professionals are structured as business partnerships or joint ventures, not as commissions.

Accounting

We may refer you to accountants who specialise in personal and business accounting services. These may include ongoing compliance, GST reporting, and the preparation and lodgement of tax returns for Self-Managed Superannuation Funds (SMSFs), trusts, and companies.
We have no accounting relationships where Silverloom Advisory Group or its Authorised Representatives receive any form of remuneration.

Mortgage Broking and Lending

We may refer you to qualified brokers to assist in arranging appropriate lending solutions that support your broader financial goals. In some cases, a lending solution may form part of an indirect strategy to address a wider objective or issue.
We work with both commercial and residential lending brokers and will only refer you to professionals we believe are suitable for your needs. Where a referral involves a business relationship or potential benefit to Silverloom Advisory Group, we will disclose this to you before you proceed.

Property

We may refer you to property buyer’s agents when looking to buy, sell or create wealth with the use of property. We do not receive any form of remuneration from the referral to any property specialist.

Regulatory & Consumer Protection

Privacy & AML Statement

We collect personal information, including your name, address, contact details, bank account information, and tax file number (TFN), as authorised by relevant laws.

While providing your TFN is optional, not doing so may result in higher tax rates on investments.

We use this information to provide financial advice, process payments, and comply with legal requirements.

Your information may be shared with authorised representatives, financial advisers, and external service providers, including overseas recipients.

If you do not provide us with some or all the personal information that we ask for, we may not be able to provide you with personal financial product advice or assist you with your investments or insurance.

Silverloom Advisory Group and Core Advice Collective are registered members with AUSTRAC who are Australia's anti-money laundering and counter-terrorism financing (AML/CTF) regulator and Financial Intelligence Unit (FIU). AUSTRAC regulates entities that have obligations under the Anti-Money Laundering and Counter Terrorism-Financing Act (AML/CTF Act) and Financial Transactions Report Act 1988 (FTR Act).

For more details, refer to our AFSL's Privacy Policy on our AFSL's website www.coreadvicecollective.com.au/privacy-policy

Or contact us for a copy of our Privacy Policy.

SILVERLOOM
ADVISORY GROUP
Empowering Your Financial Future: Achieve Goals, Resolve Challenges

Compensation Arrangements

Core Advice Collective Pty Ltd holds Professional Indemnity Insurance that complies with the compensation arrangements under Section 912B of the Corporations Act. The Professional Indemnity Insurance policy we hold covers the financial services provided by Core Advice Collective's past and present representatives, including our financial advisers, subject to the terms, conditions, and exclusions of the policy wording.

This insurance is not intended to cover product failure or general investment losses. Core Advice Collective's policy covers loss or damage suffered by retail clients due to breaches by Core Advice Collective Pty Ltd or your Corporate Authorised Representative and/or Financial Adviser of their respective obligations under Chapter 7 of the Corporations Act. This includes negligent, fraudulent, or dishonest conduct.

If you have a complaint

Let us resolve any issues!

SILVERLOOM
ADVISORY GROUP
Empowering Your Financial Future: Achieve Goals, Resolve Challenges

1. ### Speak with your Financial Adviser

Contact your financial adviser to discuss your complaint and put your complaint in writing. If your complaint is not satisfactorily resolved within seven days please contact our licensee.

2. ### Contact our licensee

Silverloom Advisory Group are licensed by Core Advice Collective Pty Ltd (#700341). Core Advice Collective requires complaints to be written to their email address below:

contact@coreadvicecollective.com.au

+61 4 00 151 663

? If you do not receive a satisfactory outcome or the complaint is not resolved within 30 calendar days, you can contact the complaints team at AFCA

1800 931 678 (free call within Australia)
9:00am–5:00pm AEST/AEDT weekdays
Calls from an international number add +61
International calls may incur a charge from your carrier

info@afca.org.au

https://www.afca.org.au/make-a-complaint

Your Principal Adviser

ANTHONY ZAMAN

MFinPlan, SMSF Specialist Advisor™, Dip. Fin & Mort. Broking, Cert IV Prop. Serv. Authorised Rep No. 1285828

View Profile

Visit our Facebook

Follow our Instagram

Check Our Reviews

Follow our LinkedIn pages

Business & Personal Advice Specialist

"When it comes to your wealth, you deserve clarity, confidence and a trusted partner who's with you for the long term..."

That's the foundation of how my team and I work with you on your wealth strategy, a rock-solid commitment to give you complete transparency across every aspect of your financial life, so you can make the big decisions with calm, clarity and certainty.

With more than a decade of delivering success for clients across property, mortgages, assets and finances, I lead a team at Silverloom which will only ever recommend evidence-based wealth strategies to you, with insightful financial modelling that ensures you're completely in the picture and confident of the outcomes at every stage.

And our promise to you is simple: clarity that builds confidence, accountability that sustains progress, evidence that proves results, and integrity that earns your trust. The team and I look forward to working with you to design and manage a wealth strategy that not only grows your assets but also fully supports the life you want into the future.

And if you need us to, we'll stay by your side until you get where you want to be.

SILVERLOOM
ADVISORY GROUP
Empowering Your Financial Future: Achieve Goals, Resolve Challenges