



## Financial Services Guide

Version 2, 5 February 2026

This Financial Services Guide has been authorised for distribution by MWM Capital Pty Ltd ABN 88 628 643 649.

*This guide provides information on who we are and the services we provide including:*

- the services and types of products we offer
- how we are paid
- any potential conflicts of interest we have
- how we protect your privacy and handle personal information
- how we resolve complaints if you are not happy with our services.

If you have any questions in relation to any aspect of our services, we welcome your call.



ABN: 83 628 643 649  
Level 3, 46 Edward Street  
Brisbane QLD 4000

Phone 07 3003 4800  
Email [clientservice@missowealth.com](mailto:clientservice@missowealth.com)  
Web [www.missowealth.com](http://www.missowealth.com)

### **Lack of Independence Disclosure Notice:**

We can't call ourselves independent because if we assist you with life insurance, we may be paid a commission by the insurer. Because of this payment, the law does not allow us to describe ourselves as independent, impartial or unbiased for the purposes of the *Corporations Act 2001*.

*MISSEO Wealth Management is authorised by MWM Capital Pty Ltd which holds an Australian Financial Services Licence (AFSL) issued by the Australian Securities and Investment Commission and is governed by the Corporations Act.*

MWM Capital and MISSEO Wealth Management are part of Focus Financial Partners, a leading global financial services firm. Focus Partners Australia has a network of financial services licensees across the eastern seaboard of Australia.

MWM Capital Pty Ltd ("MWM") is a wholly owned subsidiary of Focus Partners Australia Pty Ltd ABN 34 643 457 023. Our advisers are employed by Focus Australia Services Pty Ltd ABN 15 644 395 808 ("Focus Australia Services"). Focus Australia Services does not hold an Australian Financial Services Licence.

### ***Our Services***

At MWM we pride ourselves on providing a comprehensive range of financial advice services for individuals and private family groups including:

- Wealth Accumulation & Preservation (including direct shares)
- Income & Asset Protection including Family Trust and companies
- Superannuation including SMSF
- Retirement & Redundancy Planning
- Estate & Family Succession Planning
- Personal Risk Insurance
- Debt Management

Our AFSL authorises us to provide personal financial advice into relation to:

- Basic Deposit Products
- Non-basic Deposit Products
- Non-cash Payment Facilities
- Life Products – Investment Life Insurance
- Life Products – Life Risk Insurance
- Superannuation
- Retirement Savings Accounts
- Government Debentures, Stocks or Bonds
- Securities including Investment trusts and direct shares
- Standard Margin Lending Facilities

MWM subscribes to the country's leading research providers to maintain our approved product list as it's not possible to research and be familiar with every available product in the market. As a result, there may be occasions where we will provide strategic advice rather than specific product advice on any non-approved products you hold or may wish to invest in.

## Our Advice Process

We will take the time to understand your needs and key goals. Where we can provide substantial value to assist in the achievement of your goals, we will design a strategy tailored to your unique position and this will be documented in a personalised written format called a Statement of Advice (SOA). This advice will clearly set out the information you need to consider (including your goals, risks to consider, alternative strategy options, all applicable fees and our recommendations) so you can make informed financial decisions. The advice document may also include product information (Product Disclosure Statements) enclosures where required.

Where clients choose to work with us to achieve their ongoing goals, we will from time to time also prepare an additional SOA or keep our own written Record of Advice (ROA). You can request a copy of this by contacting us any time up to seven years from the date of the advice provided.

The service we provide is personal. We are a boutique business working with a limited number of family groups. We only work with clients where we believe we are able to make a positive difference and the value of our service exceeds your fee.

## How you pay for our services

*All fees will be paid to MWM Capital Pty Ltd for our services.*

*Our fees are determined based on individual client objectives, complexity and the nature of the services requested. The fees you pay us for advice will be separate to all third-party product fees which will be disclosed within our SOA or ROA.*

Our fees typically include:

- A strategy design fee to understand your needs, current position and prepare the relevant analysis and recommendations including various meetings and liaison with other professionals including lawyers, tax accountants as well as banks or other product providers.
- Project fee to assist with the coordination of actions following the acceptance of any advice recommendations.
- Progress fee which will be charged monthly to ensure the strategy remains relevant and you track toward the achievement of your objectives over time.
- Our ongoing fees are a combination of a flat fee and a % linked to the value of the portfolio on which we provide advice. The combination of both fees for our ongoing service has a minimum annual fee of \$9,900 including GST.

Project fees and progress fees can be debited via the agreed investment platform or paid directly to us (upon invoice to you).

The fees may include one or a combination of a project fee, monthly fee, asset fee linked to the portfolio. Commissions from insurance product providers may be applicable, further details are below:

### *Insurance Commissions*

Initial and ongoing commissions from insurance providers may be received by MWM. These commissions are paid to MWM by the company that issues the product we recommend to you and are included in the premiums you pay for the product. Commissions will vary and are based on the policy cost, which is the sum of the premiums you pay and may include other fees related to the product.

The initial commission is paid in the first year by the product issuer to MWM. Ongoing commissions are payments paid by the product issuers to MWM in the years after the first year. The relevant insurer will pay initial commission between 0% and 66% (inc GST). The relevant insurer may also pay an ongoing commission between 0% – 33% (inc GST) of the annual premium for as long as you hold the product.

*Example:* We recommend an insurance product to you with an annual premium of \$450 (inc GST). MWM may receive up to \$297.00 (inc GST) as an initial commission. Assuming the policy and premium stays the same each year, MWM may receive up to \$148.50 (inc GST) as an ongoing commission.

Full disclosure of all fees and insurance commissions will be contained in the Statement of Advice we prepare for you.

In all cases our fees will be confirmed and agreed in writing with yourself before we commence.

### *Other Benefits*

We may receive other benefits such as education seminars, conferences or training days. Any such items above \$300 will be recorded in a register available to you on request.

### *Financial Adviser Remuneration*

Our advisers are employed by Focus Australia Services and receive a salary, employees may also receive a performance bonus based on certain performance criteria, such as client feedback, compliance measures and the revenue they generate. Advisers' bonus potential does not influence their advice or recommendations made to our clients.

### **Referral Arrangements**

We do not pay anyone for referrals we receive to our business. Our business relies on referrals from happy clients and their associated advisers. We do not believe in a “one-stop shop” proposition.

The Directors of the AFSL are also Directors of Focus Partners Australia | Credit Advisory, ACL No. 433670 which provides mortgage broking services and Focus Partners Australia | Accounting which provides accounting and business advisory/support services.

Your adviser may recommend you speak to either Focus Partners Australia Accounting or Focus Partners Australia Credit Advisory to assist you with your accounting and finance needs. Your adviser does not receive any additional benefits for recommending you to a related business.

### **Communications via Email**

We accept instructions from you by email, phone and letter. We also communicate with you via letter, email and phone. If you do not consent to email communications, please let us know in writing.

## **Privacy: How we manage your personal information**

*To provide advice, we will ask about your current financial situation, what you are looking to achieve and other personal information. Without this information, we are unable to assist you.*

This notification explains how we collect your information, what we use it for and who we share it with. It also points out some key features of our Privacy Policy available [www.missowealth.com/afsl](http://www.missowealth.com/afsl)

### **Collecting and using your personal information**

We need to collect and use your personal information (may include sensitive health information) to provide you with the financial services you request (including answering your requests, varying products and managing your products including insurance ) as well as to comply with, prevent or investigate any fraud or crime, or any suspected fraud or crime under legislation including under Commonwealth Anti-Money Laundering law.

### **Protecting your privacy**

Protecting your privacy is essential to our business. Your file, containing your profile, personal objectives, financial circumstances and our recommendations, is kept securely.

### **Disclosing your personal information**

We may share your personal information (may include your sensitive information, such as health information where we have your consent) with third parties:

- involved in providing, managing or administering the products or services you have requested, including other advisers, paraplanners and organisations who work with us, depending on the advice you have requested;
- insurance providers, superannuation trustees and product providers related to the financial services you have requested;
- professional associations and organisations that help us operate our business, such as those that provide administrative, financial, accounting, insurance, research, legal, strategic advice, auditing, computer or other business services and so on;
- your representatives, service providers, or other organisations, such as your accountant, solicitor, tax agent, stockbroker or bank;
- organisations involved in a business restructure or a transfer of all or part of the assets of our business; and
- government and regulatory authorities and other organisations when required or authorised by law (in some instances these bodies may share it with relevant foreign authorities) where you have given your consent.

We run our business in Australia. In order to provide you with our services however, we may share your information with organisations outside Australia (for example information technology service providers). You can view a list of the countries in which those overseas organisations are located in our Privacy Policy.

### **Access to your personal information**

You can gain access to your personal information we hold about you. This is subject to some exceptions allowed by law. We will give you reasons if we deny access. You can find out how to access your information by reading our Privacy Policy, available by contacting us.

### **Correcting your information**

You can ask us to correct information we hold about you. You can find out how to correct your information by reading our Privacy Policy or by contacting us.

### **Complaints**

If you have a complaint about a privacy issue, please tell us about it by sending us an email or calling us. You can find out how to make a complaint below.

## Making a Complaint

*Your satisfaction is of paramount importance to us and we aim to deliver a quality service to every client so please tell us if we have fallen short of your expectation by writing to us at:*

**Complaints Officer**

**MISSO Wealth Management**

**Phone: 07 3003 4800 Email: [management@missowealth.com](mailto:management@missowealth.com)**

**Postal: GPO Box 2562, Brisbane QLD 4001**

**Level 3, 46 Edward Street, Brisbane QLD 4000**

All complaints will be acknowledged within 24 hours of receipt.

If your complaint isn't resolved within 30 days or to your satisfaction, you are entitled to contact the Australian Financial Complaints Authority (AFCA):

**Phone: 1800 931 678 (free call) Email: [info@afca.org.au](mailto:info@afca.org.au)**

**Website: [www.afca.org.au](http://www.afca.org.au)**

**Postal: GPO Box 3, Melbourne VIC 3001**

### *Professional indemnity insurance*

MWM confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with Section 912B of the Corporations Act 2001 (as amended).

MWM and our representatives / employees are insured in respect of our authorisations and obligations under our Australian Financial Services Licence.

This insurance will continue to provide such coverage for any representative / employee who has ceased work with us for a minimum of 6 years from the date of ceasing the relationship.



*This forms part of the Financial Services Guide Version 2 dated 5 February 2026*

This profile provides you with some background on the individuals who work in our team and will be involved in providing you with advice and associated support services over time.

## Who we are

Your financial advice specialists are Representatives of MWM Capital Pty Ltd, ABN 83 628 643 649, an Australian Financial Services Licensee (AFSL No. 511851).

Financial Services provided by our advisers is done by MISSEO Wealth Management Pty Ltd ACN 106 840 331, Corporate Authorised Representative No. 243586.

MWM Capital Pty Ltd has authorised your advisers to provide you with this Financial Services Guide.

### **MISSEO Wealth Management Pty Ltd**

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## Financial Advisers

**Jason Misso** CA Financial Advice Specialist BBus GDipFinPlanning CFP®

[Jason](#) is an authorised representative (No.241927) of MWM Capital Pty Ltd and is the founder of the business. Jason provides clients with the benefits of 30 years' practical experience and specialist qualifications. Jason is committed to maintaining the highest standards of quality, integrity and ethics in all client matters. He is a member of the profession's leading Associations.

**Leigh Mackie** BCom BEcon GDipFinPlanning

[Leigh](#) is an authorised representative (No. 1292807) of MWM Capital Pty Ltd and uses his many years of experience to build trusting relationships based on open communication, honest advice, and a deep-seated dedication to helping clients achieve financial security and peace of mind.

**Kate-Lyn Beyers** BBusMan BCom MFinPlan

[Kate-Lyn](#) is an authorised representative (No. 1292808) of MWM Capital Pty Ltd and has been partnering with clients since 2013 to uncover what matters most to them and develop a strategic plan to achieve success as they define it.

## Provisional Adviser

**Tyler Alderding** BBusMan GCertCom GDipFinPlan

[Tyler](#) is a provisional adviser (ASIC No. 1319623) completing his professional year under the supervision of Jason Misso. Tyler manages meeting and advice documentation to ensure an excellent standard of service is maintained to clients.