



Focused
FINANCIAL ADVICE

Website Disclosure Information

KV Wealth Advisory Pty Ltd

Authorisation start date:	25 April 2026
Date of issue:	25 April 2026
Version:	1.0

Important Information

This Website Disclosure Information (the *Information*) is provided in accordance with Division 2A of Part 7.7 of the *Corporations Act 2001 (Cth)* (the *Corporations Act*) and ASIC Corporations (Financial Services Guide, General Advice Warning and Advertising Related Relief) Instrument 2025/234. It contains the information that would otherwise be set out in a Financial Services Guide.

In this Information, the words "**we**", "**us**" and "**our**" refer to Focused Financial Advice Pty Ltd ("**FFA**") as the Australian Financial Services Licensee, KV Wealth Advisory Pty Ltd ("**KV Wealth Advisory**") as a Corporate Authorised Representative of FFA, and the Authorised Representatives engaged through KV Wealth Advisory who provide financial services to you. FFA is responsible for the financial services provided to you. KV Wealth Advisory and its Authorised Representatives act on behalf of FFA when providing those services.

We will always act in your best interests when providing personal advice, in accordance with our obligations under sections 961B–961G of the Corporations Act and the Financial Planners and Advisers Code of Ethics 2019 (the Code of Ethics) made under section 921E.

Lack of Independence


Under section 923A of the Corporations Act, financial service providers may only describe themselves as "**independent**", "**impartial**" or "**unbiased**" if they meet specific criteria. We are required to disclose, and you should be aware, that we are not able to use those terms to describe ourselves because:

- ❖ we may receive commissions from life insurance product providers in connection with insurance products that we recommend, which may reasonably be expected to influence our advice; and
- ❖ we may receive non-monetary benefits (such as education, training and IT support) from product providers and other third parties that, although individually within the limits permitted by law, may reasonably be expected to influence our advice.

What is Website Disclosure Information?

This Information is designed to help you decide whether to use the financial services we offer. It tells you:

- ❖ who we are and how to contact us;
- ❖ the financial services and products we are authorised to provide;
- ❖ how we, and any other relevant parties, are paid in connection with those services;
- ❖ the arrangements that may influence the advice we give you; and
- ❖ how we deal with any concerns or complaints you may have.



We may add further documents to this Information from time to time. Any added document will include the words "**Website Disclosure Information**" in its heading and should be read together with this Information. You should retain a copy of this Information for your records and for any future dealings with us.

Personal Advice

Personal advice is advice given or directed to you that takes into account one or more of your objectives, financial situation or needs. If we provide you with personal advice, you will receive a Statement of Advice ("**SOA**") setting out the advice, the reasons for it, the basis on which it is given, and information about any fees, commissions and associations that might reasonably be capable of influencing the advice. The SOA will be provided to you when, or as soon as practicable after, the personal advice is given (section 946C of the Corporations Act).

If we provide you with further personal advice after your initial SOA and your relevant personal circumstances have not significantly changed, we may give you a Record of Advice ("**ROA**") instead of another SOA. You may request a copy of any ROA at any time within seven years of the advice being given by contacting us using the details in this Information.

General Advice

General advice is a recommendation or opinion provided without taking into account your personal objectives, financial situation or needs. If we provide general advice, we will tell you so and warn you that the advice may not be appropriate for you and that, before acting on it, you should consider its appropriateness in light of your own circumstances. Where applicable, we will also make available a Product Disclosure Statement which you should consider before making any decision about the relevant product.

Product Disclosure Statements

Where a financial product is recommended to you, we will provide (or make available) the Product Disclosure Statement ("**PDS**") issued by the product provider. The PDS contains important information about the product's features, costs, benefits and significant risks, and should be read carefully before you make a decision about that product.

Who Will Be Providing the Financial Services to You?

The Licensee

The Licensee is the holder of Australian Financial Services Licence number 286219 and is responsible for the financial services provided to you. The Licensee has authorised the content and distribution of this Information.

Licensee name	Focused Financial Advice Pty Ltd
ABN	52 104 882 028
AFSL number	286219
Office address	Suite 7, 9 Frinton Street, Southport QLD 4215
Postal address	PO Box 656, Newcastle NSW 2300
Phone	(02) 4032 5672
Email	info@focusedfinancial.com.au
Website	www.focusedfinancial.com.au

Corporate Authorised Representative

KV Wealth Advisory is a Corporate Authorised Representative of FFA. Its Authorised Representatives provide the financial services described in this Information.

Business name	KV Wealth Advisory Pty Ltd
ABN	41 659 397 136
CAR number	1304353
Authorisation start date	25 April 2026
Office address	Suite 194, Level 14, 167 Eagle Street, Brisbane QLD 4000
Phone	1300 640 917
Email	info@kvwealthadvisory.com.au
Website	www.kvwealthadvisory.com.au

About KV Wealth Advisory

KV Wealth Advisory was established in 2022 (originally registered as KV Financial Pty Ltd and renamed to KV Wealth Advisory Pty Ltd in 2023). The practice provides personal financial advice to individuals, couples and families across Australia, with a particular focus on superannuation, retirement planning, personal insurance, and budgeting and cashflow management.

KV Wealth Advisory is wholly owned by KV Wealth Management Pty Ltd (ACN 668 292 966). Kyle Villanueva is the sole director and company secretary of KV Wealth Advisory.

Adviser Profile — Kyle Villanueva

Kyle Villanueva is the Director and Principal Financial Planner of KV Wealth Advisory. He is an Authorised Representative (No. 1270083) of Focused Financial Advice Pty Ltd.

Phone	0422 546 667
Email	kyle@kvwealthadvisory.com.au

Education and qualifications

Kyle holds a Diploma in Financial Planning, a Bachelor of Commerce (Financial Planning) from the University of Queensland, and a Graduate Diploma in Financial Planning from Kaplan Professional. He has completed the financial adviser examination and meets the education and training standards required to provide tax (financial) advice services as a qualified tax relevant provider under the Tax Agent Services Act 2009 (Cth).

Experience

Kyle entered the financial services industry in 2017. Prior to KV Wealth Advisory's authorisation under FFA on 25 April 2026, Kyle was authorised through InterPrac Financial Planning Pty Ltd (AFSL 246638).

Memberships

Kyle is a member of the Financial Advice Association of Australia (FAAA).

Advice Kyle can provide

Kyle is authorised to provide personal advice on the strategies and products listed below. The full scope of products on which we are authorised to provide advice and dealing services is set out in the section "What services and products are we authorised to provide to you?".

Strategies	Products
❖ Budgeting and goal setting;	❖ Cash management trusts;
❖ Savings and wealth creation;	❖ Retirement income streams;
❖ Investment planning;	❖ Direct fixed interest;
❖ Superannuation planning;	❖ Retail and wholesale managed investment schemes;
❖ Pre-retirement and retirement planning;	❖ Socially responsible investments;
❖ Estate planning considerations;	❖ Master trust products;
❖ Centrelink planning;	❖ Superannuation products (including SMSFs);
❖ Risk and insurance analysis;	❖ Personal and group insurance;
❖ Business succession planning;	❖ Direct shares.
❖ Salary packaging;	
❖ Aged care accommodation.	

Adviser Profile — Jessica McCann

Jessica McCann is a Financial Adviser at KV Wealth Advisory. She is an Authorised Representative (No. 1310934) of Focused Financial Advice Pty Ltd and a fully qualified Relevant Provider on the ASIC Financial Advisers Register.

Phone	1300 640 917
Email	jess@kvwealthadvisory.com.au

Education and qualifications

Jessica holds a Graduate Diploma in Financial Planning from Kaplan Professional and has completed the financial adviser examination. She completed her Professional Year at KV Wealth Advisory under the supervision of Kyle Villanueva. Jessica meets the education and training standards required to provide tax (financial) advice services as a qualified tax relevant provider under the Tax Agent Services Act 2009 (Cth).

Experience

Jessica has worked in the financial services industry since 2020. Prior to KV Wealth Advisory's authorisation under FFA on 25 April 2026, Jessica was authorised through InterPrac Financial Planning Pty Ltd (AFSL 246638).

Memberships

Jessica is a member of the Financial Advice Association of Australia (FAAA).

Advice Jessica can provide

Jessica is authorised to provide personal advice on the same strategies and products as Kyle, set out in the table below.

Strategies	Products
❖ Budgeting and goal setting;	❖ Cash management trusts;
❖ Savings and wealth creation;	❖ Retirement income streams;
❖ Investment planning;	❖ Direct fixed interest;
❖ Superannuation planning;	❖ Retail and wholesale managed investment schemes;
❖ Pre-retirement and retirement planning;	❖ Socially responsible investments;
❖ Estate planning considerations;	❖ Master trust products;
❖ Centrelink planning;	❖ Superannuation products (including SMSFs);
❖ Risk and insurance analysis;	❖ Personal and group insurance;
❖ Business succession planning;	❖ Direct shares.
❖ Salary packaging;	
❖ Aged care accommodation.	

What Services and Products Are We Authorised to Provide to You?

Focused Financial Advice Pty Ltd is authorised under AFSL 286219 to provide financial product advice and deal in the following financial products to both retail and wholesale clients:

- ❖ basic deposit products and deposit products other than basic deposit products;
- ❖ debentures, stocks or bonds issued or proposed to be issued by a government;

- ❖ life products, including investment life insurance products and life risk insurance products (including any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds);
- ❖ interests in managed investment schemes, including investor directed portfolio services;
- ❖ retirement savings accounts (within the meaning of the Retirement Savings Accounts Act 1997 (Cth));
- ❖ securities; and
- ❖ superannuation.

KV Wealth Advisory, Kyle Villanueva and Jessica McCann are each authorised to provide advice on, and deal in, the full range of products listed above to both retail and wholesale clients.

There is an important distinction between general advice and personal advice. We will only provide services to you with your prior, informed consent. Where matters arise outside the scope of our authorisation, we will recommend that you obtain advice from an appropriately qualified professional.

What Fees and Commissions Are Payable?

Fees for the financial services described in this Information are received by Focused Financial Advice Pty Ltd as the Licensee. Unless otherwise stated, fees in this Information are exclusive of GST and a 10% GST component will be added to fees that are subject to GST.

Initial advice and implementation fee

We charge an initial advice and implementation fee of up to 4.0% (plus GST) of the total funds advised on and/or implemented, capped at a maximum of \$4,950 (inclusive of GST). The actual amount of the fee is agreed with you in writing before any advice is implemented and is set out in your SOA. We may also agree an alternative flat-dollar or hourly fee with you, depending on the scope and complexity of the advice.

Ongoing service fee

Where you enter into an Ongoing Fee Arrangement with us, we charge an ongoing service fee of up to 1.5% (plus GST) per annum of the funds under our advice, capped at a maximum of \$6,600 (inclusive of GST) per annum. The amount and method of calculation of any ongoing fee will be set out in your SOA and confirmed in your Ongoing Fee Arrangement.

Under section 962R of the Corporations Act, any Ongoing Fee Arrangement requires your written consent each year before its anniversary day. We will provide you with a Disclosure & Consent / Fee Renewal Form to obtain that consent. The arrangement will lapse if not renewed. Where fees are deducted from a superannuation account, the consent must also satisfy section 99FA(1)(c) of the Superannuation Industry (Supervision) Act 1993 (Cth); a single, properly executed consent form can satisfy both requirements.

Commissions

If you take out a recommended life insurance product, FFA may receive initial and ongoing commissions from the insurance provider. These commissions are paid by the insurance company out of the premiums you pay; they are not an additional charge to you. Commission rates are capped under the Life Insurance Framework and are summarised in the table below.

Date a new product is issued	Initial commission (% of annual policy cost or increase, ex. GST)	Ongoing commission p.a. (% of annual policy cost or increase, ex. GST)
Before 1 January 2018 (or before 1 April 2018 where the application was received before 1 January 2018)	0–140%	0–38.5%
1 January 2018 – 31 December 2018*	0–80%	0–20%
1 January 2019 – 31 December 2019*	0–70%	0–20%
From 1 January 2020*	0–60%	0–20%

*FFA may receive the pre-1 January 2018 commission rates if your policy was issued before 1 January 2018 and

- (a) you exercise an option or apply for additional cover under the policy after that date, or
- (b) the policy is replaced after that date to correct an administrative error.

We may agree with you to rebate part or all of any commission. If we do, the arrangement will be set out in your SOA.

How Are We and Third Parties Remunerated?

FFA, KV Wealth Advisory and your adviser

Focused Financial Advice Pty Ltd, as the AFS Licensee, receives all fees and commissions paid by you (or by product providers in respect of you) in connection with the financial services described in this Information. After deducting licensee fees and other authorisation-related costs, FFA pays the remaining 100% of those amounts to KV Wealth Advisory Pty Ltd.

Kyle Villanueva is remunerated by KV Wealth Advisory through dividends paid in his capacity as the ultimate beneficial owner (via KV Wealth Management Pty Ltd) of KV Wealth Advisory. Kyle does not receive a salary from KV Wealth Advisory.

Jessica McCann is remunerated by KV Wealth Advisory by way of salary. Jessica does not receive any direct share of advice fees or insurance commissions.

FFA directors, employees and shareholders

FFA's directors and employees are remunerated by salary and may also be eligible for an annual bonus based on factors including company performance, professionalism, adherence to compliance procedures and team performance. FFA's shareholders may receive a benefit based on the Licensee's ongoing performance.

Referral arrangements

Referrals from a third party

We do not currently have any arrangement in place to pay a third party a referral fee, commission or other benefit for referring you to us. If this changes, we will inform you before providing further advice.

Referrals to a third party

We do not currently have any arrangement in place to receive a fee, commission or other benefit for referring you to a third party. If this changes, we will inform you before providing further advice.

You may request more details about how we (or any entities associated with us) are remunerated within a reasonable time after receiving this Information and before any financial services are provided to you. Where remuneration or other benefits can be calculated at the time personal advice is given, the amount will be disclosed in your SOA. Where it cannot, a description of how the amount will be calculated will be provided in your SOA.

By using or continuing to use our services, you agree that all fees and charges received by us, as described in this Information, are a benefit you give to us in exchange for the services we provide. We do not charge asset-based fees on borrowed amounts (section 964D of the Corporations Act). You consent to and authorise us to charge you in this way.

What Arrangements May Influence Our Advice?

FFA maintains an Approved Product List ("**APL**") containing a range of researched financial products from providers that are not connected to FFA. Our advisers select products from the APL when providing personal advice. Where an adviser considers a product outside the APL is in your best interests, the adviser must obtain FFA's written approval on a case-by-case basis before recommending that product. Approval is required for each individual recommendation of an off-APL product.

From time to time we may receive non-monetary benefits from product providers and other third parties, such as hospitality, training support, software support, or sponsorship to attend professional development events. We maintain a register of any benefit received between \$100 and \$300 (the Alternative Forms of Remuneration register) and any benefit relating to technology, software support or educational purposes. Benefits over \$300 are prohibited. You may request a copy of either register by contacting us.

What Should You Do If You Have a Complaint?

We are committed to providing quality financial services and dealing with any concerns or complaints promptly, fairly and in line with our obligations under section 912A(2) of the Corporations Act, ASIC Regulatory Guide 271 and AFCA Rules.

If you have a concern or complaint, please first raise it with your adviser. If the matter is not resolved to your satisfaction, you may contact FFA's Complaints Manager:

Contact	The Complaints Manager, Focused Financial Advice Pty Ltd
Address	Suite 7, 9 Frinton Street, Southport QLD 4215
Phone	(02) 4032 5672
Email	info@focusedfinancial.com.au

We will acknowledge your complaint promptly and provide a written response within 30 calendar days of receiving it (or within the shorter timeframes that apply to certain complaint types under RG 271). If your complaint is not resolved to your satisfaction within those timeframes, you have the right to refer the matter at no cost to the Australian Financial Complaints Authority ("**AFCA**").

AFCA website	www.afca.org.au
Email	info@afca.org.au
Phone	1800 931 678 (free call)
Postal address	Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Compensation Arrangements

FFA holds Professional Indemnity insurance that satisfies the requirements of section 912B of the Corporations Act and ASIC Regulatory Guide 126. The insurance covers claims arising from the conduct of FFA, its representatives and authorised representatives — including those who no longer act for FFA but did so at the time the relevant conduct occurred.

Privacy Statement

FFA, KV Wealth Advisory and our representatives collect, hold, use and disclose your personal information in order to provide financial services to you and to comply with our legal obligations under the *Privacy Act 1988* (Cth), the Australian Privacy Principles, the *Corporations Act* and the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth).

In the course of providing services, your personal information may be disclosed to product and platform providers, external service providers, our auditors, taxation and legal advisers, and information technology consultants. We will not otherwise disclose your personal information unless required or authorised by Australian law, or unless you authorise us to do so.

Some of the entities we share information with may be located in, or have operations in, other countries, which means your information may be stored or accessed overseas. When we send information overseas, we take reasonable steps to ensure that overseas recipients do not breach the Australian Privacy Principles.

Our full Privacy Policy, which sets out how we collect, hold, use, disclose and protect your personal information, and how you may access or correct it or make a complaint, is available at www.focusedfinancial.com.au/privacy. A copy can also be provided on request