



Smart Money Accelerator

Financial Services Guide

Date 9 September 2025

Version 0.3

Purpose of the FSG

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use any of the financial services we offer.

It explains:

- 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.

Not Independent

Fish Tacos Pty Ltd receives some commissions from legacy life insurance products. As such we are not able to refer to ourselves as 'independent', 'impartial' or 'unbiased'

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.

About the Licensee

Name: Fish Tacos Pty Ltd
ABN: 14 649 248 082
AFSL Number: 533055
Address: Level M, 388 George Street Sydney NSW 2000
Contact details: 02 8091 6881

About the Corporate Authorised Representative

Name: Black Hide Pty Ltd
ABN: 35 665 699 730
AR Number: 1302473
Address: Level M, 388 George Street Sydney NSW 2000
Contact details: 02 8091 6881

This FSG has been prepared and provided with the authority of Fish Tacos Pty Ltd.

Services We Offer

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

We can provide you with personal and general advice about services and financial products below. We can also arrange for financial products to be issued without advice from us.

Individual advisers within our firm may not be qualified to provide advice in all the services and products noted below. Their individual profile guides will note any limitations to the advice they are qualified to provide. At all times we will ensure the appropriate adviser is available to you to provide advice consistent with your goals.

We can provide General advice on	
• Investment strategies (strategic asset allocation and goals-based investing) • Budget and cash flow management • Financial planning and scenario analysis • Employer share plans • Debt management (including borrowing for personal purposes) • Salary packaging • Superannuation strategies and retirement planning • Personal insurance • Estate planning • Centrelink and other government benefits • Advice and services, including regular portfolio review	

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 Guide.

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 Guide.

Our Fees

The actual fee 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. The following section outlines the types of fees that may apply and are exclusive of GST.

We accept the following payment methods for our advice fees:

- Direct payment
- Credit card

All fees will be paid directly to Black Hide Pty Ltd. If you engage Black Hide Pty Ltd to deliver a Money Momentum chat, through individual purchase or as part of your membership, Black Hide Pty Ltd will pay a consultation fee to related party Pivot Wealth PTY LTD.

Service Fees

These are fees paid when you agree to receive our services.

Smart Money Accelerator Memberships from \$79pm to \$1000pm

Product Fees and Commissions

Black Hide Pty Ltd does not arrange any financial products and therefore does not receive any product fees and commissions.

Associations and Relationships

Ben Nash is a Director and Shareholder of both Fish Tacos Pty Ltd, Pivot Wealth Pty Ltd, Black Hide PTY LTD and Pivot Lending Pty Ltd and may receive distributions when either of these entities makes a profit.

Pivot Lending Pty Ltd is a joint venture between Pivot Wealth and Lydian Financial Services. No referral payments or other incentives are received by Pivot Wealth, Black Hide or any Black Hide team members for referring to Pivot Lending Pty Ltd. Please note that Fish Tacos Pty Ltd or Black Hide Pty Ltd is not responsible for the advice and services provided by Pivot Lending Pty Ltd.

You may be referred to an external specialist to receive further advice. We do not receive any referral fees or commission for introducing you to the specialist. You are free to engage your own preferred professionals.

We may also receive additional benefits by way of sponsorship of educational seminars, conference or training days. Details of any benefits received above \$100 will be recorded on a register which is available to you on request.

How you can make a complaint

If at any time you feel like you are not satisfied with our services, the following are your options in finding a resolution.

- Contact your adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three business days, please contact Ben Nash:
 - Phone: 02 8091 6881 email: office@pivotwealth.com.au or in writing at Level M, 388 George Street Sydney NSW 2000
- If your complaint has not been resolved satisfactorily within 30 days, you may escalate your complaint to the relevant External Dispute Resolution Scheme.

Any issues relating to financial advice, investments, superannuation, insurance matters, or credit matters	Australian Financial Complaints Authority (AFCA) GPO Box 3 Melbourne VIC 3001 1800 931 678 www.afca.org.au info@afca.org.au
Any issue relating to your personal information	The Privacy Commissioner GPO Box 5218 Sydney NSW 2001 1300 363 992 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.

Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. Fish Tacos Pty Ltd is also covered by professional indemnity insurance and this satisfies the requirements imposed by the Corporations Act 2001. The insurance covers claims arising from the actions of former employees or representatives of Fish Tacos Pty Ltd, even where subsequent to these actions they have ceased to be employed by or act for Fish Tacos Pty Ltd.