HF Strategies Pty Ltd ATF Hallam Family Trust trading as Pegasus Planning

Financial Services Guide

Issued October 2026

HF Strategies Pty Ltd (ACN 164 153 020) ATF Hallam Family Trust trading as Pegasus Planning is a
Corporate Authorised Representative Number 1302544 of
Lifestyle Asset Management Pty Ltd,
Australian Financial Services Licence No. 288421

PARTS 1 AND 2

This Financial Services Guide (FSG) is in two parts, both included in this document. Part 1 describes Pegasus Planning, the services we provide and how we are paid. Part 2 is the Adviser Profile, which contains information about your adviser, Steven Hallam.

Both parts must be read together.

THIS DOCUMENT IS A FINANCIAL SERVICES GUIDE ("FSG").

This document contains information that we are legally obliged to provide, to give you a better understanding of HF Strategies Pty Ltd ATF Hallam Family Trust trading as Pegasus Planning ("Pegasus Planning") and to enable you to make an informed decision on whether to engage us to provide financial services and/or advice to you.

This FSG contains important information about:

- The financial services we provide
- Our compensation arrangements
- How we and our associates are remunerated
- Dispute Resolution System
- Your adviser, Steven Hallam (Part 2)
- Information you need to supply
- Other information you need to know
- Financial relationships with related entities

FINANCIAL SERVICES PEGASUS PLANNING IS AUTHORISED TO PROVIDE

Pegasus Planning is authorised as a Corporate Authorised Representative of Lifestyle Asset Management Pty Ltd ("LAM") under its Australian Financial Services Licence ("AFSL") to:

- Provide financial product advice
- Deal in financial products

to wholesale and retail clients

The financial products on which Pegasus Planning is authorised to give advice are:

- Government debentures, stocks and bonds
- Life products, including investment life insurance and life risk insurance
- Managed Investment Schemes, including Investor Directed Portfolio Services.
- Managed Portfolio Services
- Retirement savings accounts
- Superannuation including SMSFs
- Securities

Authorisation to deal in the above products allows us to apply for, acquire, vary or dispose of those financial products in the implementation of advice provided to you.

NOT INDEPENDENT

Pegasus Planning cannot use the terms *independent, impartial, unbiased*, or similar terms to describe itself, because we receive commissions from insurers for life risk policies arranged by us.

PEGASUS PLANNING CAN PROVIDE YOU WITH ADVICE ON THE FOLLOWING SERVICES

Financial Planning and Investments:

- Assess current position, financial needs and personal goals
- Develop financial strategies to achieve your goals
- Recommend investments, cash flow, debt reduction or retirement plans
- Advise on the role of superannuation and estate planning in your financial plan
- Provide referrals on taxation, accounting, legal or other services considered necessary as part of a financial plan.

Securities

- Exchange Traded Funds
- Listed Shares

Portfolio management advice

- Wealth Preservation
- Intergenerational Wealth Transfer/Family Transition
- Estate Planning
- Retirement Planning

Superannuation:

- Employer sponsored superannuation
- Rollovers, annuities and allocated pensions
- Transition to retirement
- Investment accumulation plans
- Superannuation, with restrictions on providing advice on establishing new SMSFs

Insurance:

Life and business risk insurances

- Investment bonds
- life insurance
- income protection,
- total and permanent disability (TPD),
- trauma protection,
- business expenses,
- succession planning and partnership protection

Your adviser's **Adviser Profile** is Part 2 of this FSG and follows Part 1 in this document. Both parts must be read together to provide the information necessary for you to make an informed decision.

Your adviser will provide advice as a Representative of Pegasus Planning. While Pegasus Planning is directly responsible for the financial services and advice as set out in this FSG, the licensee (LAM) has ultimate responsibility for services provided under its AFSL 288421.

The range of products that Representatives are authorised to offer you is limited to an Approved Product List (APL) established by LAM, based on independent research and endorsed by an internal research team.

COMMUNICATING INFORMATION TO US

It is preferable that information is provided in a way that gives us a clear and documented basis for mutual understanding of your circumstances, needs and preferences. This can include copies of documents and written communications in emails or other online systems that we will give you information about when required.

If information additional to that supplied direct by you is required in order to provide complete advice, you may be requested to give written authorisation for your adviser to obtain information from third parties.

WHAT INFORMATION CLIENTS WILL RECEIVE

If you engage us to provide you with personal financial advice, we will confirm our recommendations in writing so that you can make an informed decision about the appropriateness and suitability of our advice. Our recommendations are usually given to you in a written Statement of Advice (SoA). Subsequent advice on actions recommended in an SoA may be provided in a Record of Advice (RoA) that references the original SoA.

If you do not receive a copy of the advice referred to above, you can request a copy from your adviser or Pegasus Planning.

Where we recommend a particular financial product, we will provide access to a Product Disclosure Statement (PDS), which contains specific and important information about that product. It is important that you read and understand any PDS that we provide before you act on a financial product recommendation.

If you do not decide to receive personal advice, general advice is available. General advice is information about financial products that does not take into account your personal needs, objectives or circumstances. Before acting on any general advice, consider the appropriateness of the advice, having regard to your objectives, financial situation and needs and if it relates to the acquisition, or possible acquisition, of a particular financial product, obtain a PDS for the product and consider it before making any decision about whether to acquire the product.

We can also act on your behalf without providing personal financial advice, if you give specific instructions to transact and deal in a financial product (that Pegasus Planning is authorised to offer). We can act on your instructions whether you provide them by telephone, email or other agreed means of communication.

PRIVACY

We are committed to ensuring the privacy and security of your personal information.

Pegasus Planning keeps records of your personal profiles, including information supplied by you and third parties relating to investment and insurance objectives, financial position and personal needs. We also maintain records of recommendations made to you. Personal information supplied may be stored electronically.

All information, however obtained, will be handled in accordance with Pegasus Planning's Privacy Policy and Australian Privacy Principles administered by the Office of the Australian Information Commissioner (OAIC).

A copy of our Privacy Policy can be viewed or downloaded from https://pegasusplanning.com.au/ or LAM's website (https://lamfs.com.au/privacy-policy), or can be requested from your adviser or LAM's Compliance Officer on 1300 226 271.

FINANCIAL RELATIONSHIPS WITH RELATED ENTITIES

Aside from commissions received from insurers, Pegasus Planning and its representatives do not have any relationships or associations with product issuers or other related entities that could reasonably be expected to influence the advice provided.

LAM may receive financial assistance from product providers to assist with adviser education, but this is not related to the distribution of any particular product.

REMUNERATION AND BENEFITS

The fee schedule is structured to ensure that you only pay for services as they are agreed.

The basis and amount of all fees, commissions, adviser service fees and any referral fees will be fully disclosed in your SoA or RoA and explained by your adviser prior to the implementation of any advice. An explanation of the fees and charges of the product provider will also be outlined in the relevant PDS.

HOW CLIENTS PAY FOR THE SERVICE

Financial Planning Fees Upfront fee From $5,500 up to $11,000 (incl GST) *More complicated structures may incur a higher upfront fee.*	Before providing advice or service, your adviser may charge you an upfront fee for services based on either: • Time spent developing advice or implementing services • A fixed dollar amount • A percentage of funds invested; or • A combination of these methods These fees will be disclosed before service is provided to you and your agreement to our terms is required before engagement.
Adviser Service Fee	When you elect to have ongoing advice, you will be charged a fee, which will be disclosed to you at the time of making the arrangement. The ongoing fee ranges from $3,300 to $27,500 per year (incl GST).
Commissions	Commissions on insurance products are based on a percentage of the premium, which is the industry standard practice. The commission is up to 66% of the first-year premium and up to 22% of each renewal premium (incl GST).
Referrals	If you have been referred to your adviser by a third party, (e.g. accountant) the third party may receive a fee, commission or other benefit for the referral. This fee comes out of the fees received by Pegasus Planning and your adviser and does not represent an additional cost to you.
Alternative Remuneration	If Pegasus Planning or your adviser receives alternative remuneration such as entertainment and gifts from financial institutions, in accordance with the Industry Code of Practice, Pegasus Planning and your adviser maintain a register of material alternative remuneration paid and received. Copies of these registers are available on request.
Post FSG notification benefit	There will be occasions when our benefit cannot be ascertained at the time of issue of the FSG and in those cases. Once we do ascertain the amount or nature of the benefit to us, we will inform you as soon as practical.

The SoA will detail fees, commissions or benefits that relate to your specific matter.

DISPUTE RESOLUTION SYSTEM

How do clients complain about the services provided?

Pegasus Planning is committed to providing a high level of client satisfaction and maintaining our reputation for honesty and integrity.

1. If you feel that we have fallen short of our commitment, we would like you to tell us by bringing it to the attention of your adviser or Pegasus Planning.
2. If you feel this is not adequately addressed by the adviser or Pegasus Planning, you can notify our licensee, LAM. LAM is committed to resolving any concern a client has quickly, fairly and in the strictest confidence. You can notify it to Lifestyle Asset Management:
   a. by phone to the Compliance Officer on 1300 226 271, or
   b. online at www.lamfs.com.au, or
   c. by mail to Level 35 Tower One, 100 Barangaroo Avenue, BARANGAROO NSW 2000, or
   d. by email to erm@lifestyleam.com.au
3. If you are dissatisfied with our efforts to resolve the dispute or query, LAM is a member of Australian Financial Complaints Authority (AFCA) and you have recourse free of charge to that organisation:
   a. by phone on 1800 931 678
   b. online at www.afca.org.au.
   c. by mail to Australian Financial Complaints Authority, GPO Box 3, Melbourne Vic 3001
   d. by email to info@afca.org.au

LAM has Professional Indemnity Insurance for compensation claims by clients against LAM and its representatives and advisers.

ADVICE AND SERVICES PROVIDED UNDER THE LICENCE OF Lifestyle Asset Management Pty Ltd, Australian Financial Services Licence 288421	
LICENSEE CONTACTS Lifestyle Asset Management Pty Ltd ABN 58 113 067 968 Level 35 Tower One, 100 Barangaroo Avenue, Barangaroo NSW 2000 Tel: 1300 226 271 Email: erm@lifestyleam.com.au Website: www.lamfs.com.au	PEGASUS PLANNING CONTACTS HF Strategies Pty Ltd ATF Hallam Family Trust trading as Pegasus Planning ABN: 32 890 103 909 21 Crombie Avenue, Bundall QLD 4217 PO Box 5615, Q Supercentre QLD 4218 Tel: 0419 241 751 Email: steven@pegasusplanning.com.au Website: www.pegasusplanning.com.au

Field Code Changed

PART 2 OF 2: ADVISER PROFILE

Steven Hallam

FINANCIAL ADVISER



Registered name	Steven Brian Hallam
Financial Adviser and Relevant Provider No.	287522
Mobile	0419 241 751
Email	steven@pegasusplanning.com.au

ABOUT STEVEN

Before joining the financial services profession, Steven spent nearly 7 years in the Australian Regular Army specialising in electronic warfare and intelligence which those skills are used in his work regularly.

Steven also has a background in hospitality and security where people skills are king.

Steven Hallam has been in the financial services sector since the late 1990's.

In September 2000, he moved to Sydney to take on a corporate business development role and returned to Queensland in March 2005 where he has been a self-employed financial planner ever since.

Steven has extensive experience in coaching via his lived experiences in various industries and a lot of his current clients have benefited from his coaching which is more than just giving financial advice.

In fact, Steven was awarded an education scholarship for his work in mentoring other financial planners.

Steven specialises in working with high-net-worth families and high-income earners helping them workout strategies for their unique individual circumstances.

More than anything else Steven loves the motto from Zig Ziglar "You can have everything in life you want if you will just help enough other people get what they want".

AREAS OF FOCUS

Steven's areas of focus are intergenerational wealth strategies (including estate planning and tax planning), retirement planning, personal insurance for families and business owners, investment strategies suitable for all entities, and wealth creation strategies including superannuation and non-superannuation portfolios.

AUTHORISATIONS

Steven is authorised to provide advice on the financial products listed in Part 1 and can provide advice on tax issues in relation to those financial products and associated strategies.

HOW STEVEN IS PAID

Steven may receive a salary, profit share, or income from fees paid to the business. Commission or fee-sharing arrangements will be disclosed in your SoA. The fees and commissions that apply to your advice are set out in Part 1 under "How clients pay for the service".