1 November 2026

FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) is issued by CHPW Financial Pty Ltd which holds Australian Financial Service Licence number 280201. This FSG comprises and must be read in conjunction with your adviser's current Adviser Profile that includes amongst other information, details of your adviser's remuneration.

Distribution of this FSG by your adviser, who is a CHPW Financial Pty Ltd Authorised Representative, is authorised by the licensee, CHPW Financial Pty Ltd.

This FSG dated 1 November 2026 describes our financial planning and advisory services to assist you to decide whether to use our services. It also outlines your rights as a client and our obligations and responsibilities as the licensee and your adviser.

You have the right to ask us about our charges, the type of advice we will provide to you, and what you can do if you have a complaint about our services. This FSG is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service.

Who provides the financial services offered in the guide?

The financial services are provided by CHPW Financial Pty Ltd and your adviser. When CHPW Financial Pty Ltd and your adviser provide you with financial services, we will act on your behalf and in your best interests.

The key matters covered by the FSG include:

- who CHPW Financial Pty Ltd and your adviser are;
- how we can be contacted;
- how CHPW Financial Pty Ltd and your adviser are paid;
- what services we are authorised to provide to you;
- details of any potential conflicts of interests;
- details of our professional indemnity insurance; and
- details of our dispute resolution procedures and how you can access them.

Statements of Advice and Product Disclosure Statements

You should also be aware that you must receive a Statement of Advice (SOA) and a Product Disclosure Statement(s) when personal advice involving a financial product is provided to you, i.e. advice that takes into consideration your personal objectives, financial position and needs. The SOA will contain the advice, the basis on which it is given which may have influenced the advice and how CHPW Financial Pty Ltd and your adviser will be remunerated for the advice we give you. If your adviser provides further advice to you, but not in writing, and that further advice is related to the advice provided in a previous SOA, that further advice will be recorded in a Record of Advice (ROA). You may request an ROA from your adviser or CHPW Financial Pty Ltd up to seven years after the further advice was provided, at no additional cost. In the event we make a recommendation to acquire a particular financial product (other than securities), we must also provide you with a Product Disclosure Statement containing information about the particular product's risks, benefits, features and costs to enable you to make an informed decision.

Who is CHPW Financial Pty Ltd?

CHPW Financial Pty Ltd is an Australian Financial Services Licensee under which a growing family of Financial Advisers and experts thrive. We offer more than just a mere licence to practice. We offer a vibrant business culture and central Melbourne office. We provide support and mentorship to our family of Authorised Representatives so our clients can obtain targeted, strategic, cost-effective financial advice.

What CHPW Financial Pty Ltd do:

- Wealth Creation & Protection
- Aged Care
- SMSF & Superannuation
- Retirement Planning
- Insurances
- Estate Planning
- Asset Protection

Not Independent

CHPW Financial and its authorised representatives are not independent in relation to the provision of personal advice. CHPW Financial is an investment manager for some Managed Portfolios and receives fees in respect of this activity. CHPW Financial may also receive commissions from life insurance providers when we recommend life insurance to our clients

Who is responsible for the financial services provided to me?

Your adviser acts on behalf of CHPW Financial Pty Ltd who is responsible for the advice provided to you. However, your adviser may operate separate businesses, and provide other services through those businesses, which are **NOT** authorised by CHPW Financial Pty Ltd and do **NOT** involve CHPW Financial Pty Ltd in any way, such as: accounting, auditing, tax return preparation, self-managed super fund compliance and administration, property sales and referrals, and other products and activities. CHPW Financial Pty Ltd is **NOT** responsible for any advice and services you receive from your adviser that are

not authorised by CHPW Financial Pty Ltd. If you are uncertain, you should ask either your adviser or CHPW Financial Pty Ltd Head Office who is responsible for that particular advice, service or transaction.

Does CHPW Financial Pty Ltd have any relationships or associations with product issuers?

CHPW Financial Pty Ltd does not have any relationships or associations with product issuers.

What financial services are available to me?

Our high-quality financial planning and advisory service involves:

- Identifying your financial needs, objectives and circumstances;
- Establishing realistic and reasonable financial goals and needs;
- Determining your risk profile;
- Exploring the costs and benefits, potential risks and returns, advantages and disadvantages of the various strategies and financial products available to you to help you reach those goals within the limits of relevant laws and available solutions;
- Recommending a course of action, agreeing on it with you and implementing it; and
- You may also engage us to provide advice on an ongoing basis or for a fixed term.

Unless their authorisation is restricted (see the Adviser Profile) CHPW Financial Pty Ltd advisers can generally provide you with sound advice relating to a wide range of important areas such as wealth creation, retirement, redundancy, superannuation, risk insurance, estate planning, Centrelink payments, cashflow management, budgeting and debt repayments, structuring of investment portfolios, borrowing to invest, complex company and trust structures, and so on. CHPW Financial Pty Ltd's research and technical support services enables advisers to provide value added advice on a broad spectrum of financial problems which takes into account relevant regulations pertaining to your financial position and goals.
CHPW Financial Pty Ltd is licensed to deal in and provide financial advice on the following range of financial products:

- **Deposit and payment products, limited to:**
  - Basic deposit products
  - 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
  - Life risk insurance products
- **Interests in managed investment schemed including:**
  - Investor directed portfolio services
- **Retirement Savings Accounts ('RSA')**
- **Securities**
- **Superannuation, and**
- **Margin Lending**

If you would like to discuss any of these financial products, please contact your adviser.

How do I provide instructions?

CHPW Financial Pty Ltd advisers will act on your instructions following your acceptance of their recommendations in the SOA. Your adviser and CHPW Financial Pty Ltd should not act independently of your specific instructions (unless you decide to use CHPW Financial Pty Ltd MDA service). Instructions you provide should be communicated to your adviser in writing. These instructions should be forwarded in an email, fax or posted letter to your adviser.

Tailored, general and ongoing advice

CHPW Financial Pty Ltd advisers usually provide advice tailored to your individual circumstances and also have the capacity to implement the advice they give, except where this may require the use of other professionals (accountants and lawyers). You may choose to enter into an agreement with your adviser to provide you with both initial advice and ongoing advice. If appropriate, we may also provide general advice only, where you are ultimately responsible for ensuring that this advice is suitable to your particular needs, objectives and financial situation. In this case, you should also obtain any relevant product disclosure statements to assist in this purpose.

Should I transfer investment monies to my adviser's account?

No. CHPW Financial Pty Ltd does not allow advisers to receive your investment funds into their own account or into any CHPW Financial Pty Ltd account. You should only transfer investment funds for a financial product to the approved financial institution that issues the financial product (as specified in the Product Disclosure Statement or similar document). You should never transfer investment funds to any other entity or person.
You should also not sign any blank forms or appoint your adviser as your attorney (or authorised signatory). You should not appoint any other person as your attorney or authorised signatory unless you have received legal advice.

What information should I provide to my adviser?

You will need to provide your adviser with your personal objectives and your current financial situation including details of assets, liabilities, income and living expenses. This can best be accomplished by completing a **CHPW Financial Pty Ltd** Client Data Form. The amount and type of information we will require from you depends on what financial services you require.

It is important that you provide us with complete and accurate information about your current personal circumstances and financial situation.

If you choose not to supply the required information or provide us with inaccurate information, the advice you receive may not be appropriate to your needs, objectives and financial situation.

You should read the warnings contained in the SOA, check any assumptions we make and review the basis for our advice carefully before making a decision about whether to proceed with the advice. You should also obtain and read any relevant product disclosure statements prior to applying for a financial product.

How will I pay for the services provided?

Your adviser's specific method of remuneration and fees, including referral fees, are detailed in their Adviser Profile. The exact remuneration and fee details will be disclosed to you in the SOA.

All fees will be payable to CHPW Financial Pty Ltd.

How are any fees, commissions or other benefits calculated for providing the financial services?

The three stages of financial planning are Initial Advice, Implementation and Further Advice. There is usually a separate fee for each of the three stages. Your adviser's remuneration structure for each advice stage will be found in their Adviser Profile and the dollar value disclosed to you in your SOA.
All commissions are payments made by the insurance product provider and are calculated as a percentage of the premium paid on insurance products. Commissions are of two types: (a) upfront or initial; and (b) renewal or trail.
Fees can be based on: a percentage of funds invested or funds under advice, hourly rates multiplied by the hours worked, an agreed dollar amount for the value of the specific service being performed, or a combination of these.
The fees can be collected by platforms and other product providers.
The typical ranges of fee rates for investments and commissions for insurance products are as follows.

- Upfront fees usually vary between nil and 5.5% of the investment amount with superannuation related fees being capped at 5%. Example: $100,000 investment using a platform may involve an upfront fee payment of say 3% or $3,000 which could be deducted from your investment account and paid to CHPW Financial Pty Ltd, leaving a net investment of $97,000.
- Ongoing fees typically range from 0.5% to 1.5% pa. Example: A portfolio of $300,000 may be subject to an ongoing portfolio review fee of 1% per annum paid quarterly. This would amount to $3,000 per annum.
- Upfront commissions can be up to 66% of the premium paid on insurance products.
- Renewal commissions can be up to 33%.

All applicable fees and commissions will be agreed to with your adviser and disclosed in your SoA or other advice document.

What should I know about any risks of the investments or investment strategies you recommend to me?

CHPW Financial Pty Ltd advisers may only recommend to you investment products that are researched, analysed and approved by CHPW Financial Pty Ltd. Your adviser should explain any significant risks of investments and financial planning strategies. If the adviser does not do so, you should contact us to explain those risks to you.

Who do I complain to if I have a problem with your services?

If you have a complaint about the service provided to you, you should take the following steps:

1. We believe that the people involved are best placed to resolve the complaint in a fair, timely and effective manner. Therefore, you should firstly contact your adviser and tell your adviser about your complaint.
   If your complaint is not satisfactorily resolved within 3 business days, it will be passed on to our Complaints Officer.
2. You can also lodge a complaint directly with our Complaints Officer by telephone on 03 9804 5135 or, in writing by email to clientservices@chpw.com.au or at PO Box 629, South Melbourne VIC 3205. We will try to resolve your complaint quickly and fairly.
   In either case, you will receive an acknowledgement of your complaint within 24 hours of lodging and a response to the complaint no later than 30 calendar days after receiving the complaint.
3. If you still do not receive a satisfactory outcome, you have the right to complain to the Australian Financial Complaints Authority (AFCA) online at www.afca.org.au, by email at info@afca.org.au or on the free call number - 1800 931 678. You can also write to AFCA at:
   Australian Financial Complaints Authority
   GPO Box 3
   Melbourne VIC 3001

CHPW Financial Pty Ltd is a member of AFCA.

Our Public Complaints Policy is available on our website or can be provided to you on request.

CHPW Financial Pty Ltd Professional Indemnity Insurance and Compensation Arrangements

CHPW Financial 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 CHPW Financial Pty Ltd past and present representatives, including our 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. CHPW Financial Pty Ltd policy covers loss or damage suffered by retail clients due to breaches by CHPW Financial Pty Ltd or your adviser of their respective obligations under Chapter 7 of the Corporations Act. This includes negligent, fraudulent or dishonest conduct.

Privacy Collection Statement

The type of personal information we collect includes your name, address, contact details, trust or fund name, bank account details and tax file number (TFN).
We are authorised to collect the TFNs of investors under applicable taxation, personal assistance and superannuation laws, including the Income Tax Assessment Act 1936 (Tax Laws). The collection, use and disclosure of TFNs is regulated by applicable Tax Laws, the Privacy (Tax File Number) Rule made under the Privacy Act and the Australian Privacy Principles. We only collect your TFN for purposes required or authorised by law, including for the purpose of reporting information to the Australian Taxation Office or to give you any TFN information that we may hold about you.
It is not an offence to withhold your TFN. However, if you choose not to provide your TFN when you open an account with us, there may be financial consequences such as your investments being charged at a higher tax rate than would otherwise apply.
We collect, hold, use and disclose personal information for a range of purposes, including to:

- Provide you with personal financial product advice;
- Facilitate your investments into various financial products;
- Verify your identity and comply with our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act (Cth) 2006;
- Respond to your enquiries;
- Process payments made to us;
- Perform administrative tasks and internal record keeping;
- Provide you with customer service or technical support and deal with any complaints or feedback you have;
- Perform research and analysis and improve or develop our products or services;
- Manage our relationships with our clients, suppliers and contractors;
- Assess and consider applications from prospective employees, contractors and service providers;
- Organise events; and
- Comply with our legal and regulatory obligations.

We may disclose personal information to organisations that assist us with the above purposes including our authorised representatives, other financial advisers and our external service providers such as administrators and electronic identity verification providers. We may also disclose your personal information to law enforcement or government agencies (if requested and permitted under the law).

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.

CHPW Financial Pty Ltd may disclose your personal information to overseas recipients. If CHPW Financial Pty Ltd discloses your personal information to an overseas insurance recipient, CHPW Financial Pty Ltd will ensure that the overseas recipient is required to comply with the Australian Privacy Principles unless the recipient is subject to an equivalent or stricter privacy regime.

More detailed information about the way CHPW Financial Pty Ltd uses and discloses your personal information is set out in our comprehensive Privacy Policy on our website. Our Privacy Policy includes information about how you may access and seek correction of your personal information and how you may make a complaint about how your personal information has been handled by us.

If you have any questions regarding this Collection Notice, please contact CHPW Financial Pty Ltd using the details below.

Contact Us

If you have any further enquiries please contact:

CHPW Financial Pty Ltd
49 Cardigan Place
Albert Park VIC 3206

PO Box 629
South Melbourne VIC 3205

Telephone: 03 9804 5135
Email clientservices@chpw.com.au

CHPW Financial Pty Ltd
(ABN 78 110 598 368)
Australian Financial Services Licence No: 280201
www.chpw.com.au

Additional Privacy Information
Further information on privacy in Australia may be obtained by visiting the website of the office of the Australian Information Commissioner at www.oaic.gov.au

1 October 2026

ADVISER PROFILE

Information about your CHPW Financial Pty Ltd Adviser

This Adviser Profile is issued by CHPW Financial Pty Ltd, which holds Australian Financial Service Licence number 280201. This Adviser Profile forms part of the CHPW Financial Pty Ltd Financial Services Guide (FSG) 1 October 2026. These documents should be read together. This document contains information regarding the Adviser listed below and is designed to help you to make an informed decision about the financial advice provided to you by the Adviser.

CHPW Financial Pty Ltd has authorised its authorised representatives to provide this document to you.

Gemma Ciardulli is an Authorised Representative (ASIC No. 1315613) of *CHPW Financial Pty Ltd (AFSL: 280201)*	49 Cardigan Place, Albert Park, Vic, 3205 Tel: (03) 9804 5135 Email: clientservices@chpw.com.au

Your Adviser

Gemma is a Financial Adviser, an Authorised Representative of CHPW Financial Pty Ltd.

Your Adviser's Authorisations

Gemma is authorised to provide advice in relation to the following financial products:

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Life Products
- Managed Investment Schemes
- Retirement Savings Account Products
- Securities
- Superannuation (excluding Self-Managed Superannuation Fund)
- Margin Lending
- Tax (financial) advice services

This means that Gemma can assist you in meeting your financial planning needs and objectives in these areas, which include personal insurances, saving and investment as well as superannuation, retirement planning strategies and tax (financial) advice services.

Your Adviser's Experience

Gemma is a Financial Advisor; an Authorised Representative of CHPW Financial Pty Ltd. and an employee of Vostro Private Wealth.

Gemma joined the team in May 2021, learning the financial planning process and building experience within the financial services sector while completing her Graduate Diploma in Financial Planning. Gemma has transitioned from the teaching industry where a focus on education is paramount and valued from clients. Her warm nature and care allow for a genuine relationship to be built.

Gemma has a Bachelor in Science (2020) from the University of Melbourne, and a Graduate Diploma in Financial Planning (2023) from Deakin University. Gemma has completed the Financial Adviser Examination and is a Qualified Tax Relevant Provider (QTRP).

Cost of Advisory Services

An initial meeting to discuss your financial circumstances is free of charge. At this meeting Gemma will establish how he can assist you and gather the information required to prepare a financial plan.

Gemma will discuss the fee basis with you and agree on the method of charging prior to when any advice is provided, or cost incurred. Also, fees will be fully disclosed in the Statement of Advice and Product Disclosure Statement.

Payment will be either by way of a fee based on the funds under advice and services provided or from the brokerage paid by the product issuers, or as per invoiced based on our client service offering. A fee for portfolio preparation or, if investment recommendations are not implemented, may also be charged. Ongoing advice that includes portfolio reviews may be charged on a percentage fee basis which varies according to the portfolio amount, complexity and structure, or as a fixed dollar amount as agreed between you and your adviser.

The basis for the fee for the SoA will be agreed upon with you before any advice is provided or costs incurred. All other fees are fully disclosed in the Statement of Advice and Product Disclosure Statement prior to any charges being incurred.

Preparation of Statement of Advice (SoA) (depending on complexity)	$500 to $5,000
Investment Portfolio Establishment *Subject to minimum charge of $550, and dependent on complexity	Up to $10,000
Annual Portfolio Management & Review Annual Review Service Ongoing Monitoring and Review	 $3,300 $3,300 up to a maximum of $50,000 negotiable
Hourly rate	$330
Insurance Upfront commission Renewal commission *% based on amount of premium and is paid by the insurance provider	 Up to 66%* Up to 33%*

All fees include 10% GST.

All fees are payable to CHPW Financial Pty Ltd. CHPW Financial Pty Ltd retains 0% and pays Vostro Private Wealth (VPW) 100%. Gemma does not receive any commission and is paid an annual salary by VPW.

Fee Examples:

Example for Investment Products

if you receive advice regarding an investment of $100,000, the SoA fee could be $660, of which $0 is retained by CHPW Financial Pty Ltd, and $660 is paid to Vostro Private Wealth. If you invest $100,000 the establishment fee will be $1,100 of which $0 is retained by CHPW Financial Pty Ltd and $1,100 is paid to Vostro Private Wealth. If you maintained the investment and assuming the balance of the investment remains at $100,000, the annual portfolio management & review fee will be $1,100 per annum, of which $0 is retained by CHPW Financial Pty Ltd, and $1,100 is paid to Vostro Private Wealth.

Example for Risk ProductsIf you receive advice regarding insurance, the SoA fee could be $660 of which $0 is retained by CHPW Financial Pty Ltd, and $660 is paid to Vostro Private Wealth. Should you proceed with the advice, then the SoA fee may be waived. However, if the policy is cancelled in the first two years ('responsibility period') you will be liable for the portion of the commission clawed back.

If you take out a life insurance policy with an annual premium of $1,500, assuming the highest commission for the Upfront Option is selected at 66%, the upfront payment to CHPW Financial Pty Ltd would be $990, of which $0 is retained by CHPW Financial Pty Ltd, and $990 is paid to Vostro Private Wealth. The maximum ongoing commission for the Upfront Option is currently 22% per annum which could result in a payment of $330 per annum for as long as the policy remains in force, of which $0 is retained by CHPW Financial Pty Ltd, and $330 is paid to Vostro Private Wealth. Where a level commission option is selected, it could be as much as 33%, or $495, of which $0 is retained by CHPW Financial Pty Ltd, and $495 is paid to Vostro Private Wealth.

This commission has what is called a 'responsibility period' imposed by the risk product issuer. This means that if the policy is cancelled within the first 1-2 years of inception commission is returned to the product issuer by CHPW Financial Pty Ltd.

Joint Venture Fees

Vostro Private Wealth may pay into a joint venture entity, revenue and be shared with business partners. We will tell you in the Statement of Advice who will receive that fee or commission and the amount they will receive. The joint ventures include:

- ABA Partners
- ABR Partners
- Acorn Consulting Group
- BABO Group
- Comune Insurance Partners
- McHenry Partners
- Praemium Separately Managed Account (SMA) - Vostro Conservative, Balanced and Growth Investment Options
- SEIVA Wealth Management
- ShakespeareRae
- Stride Partners