



Financial Services Guide

5 May 2026

for

Libertas Private Wealth Pty Ltd

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LIBERTAS
private WEALTH

What is this Financial Services Guide for?

This Financial Services Guide ("Guide") is designed to help you in deciding whether to use any of the services offered in it.

The Guide contains information about:

- The services offered,
- How we are paid,
- Other benefits we may receive,
- Information about how complaints against us are handled.

What Services can we Provide?

In an uncertain and increasingly complex world we aspire to provide you with greater certainty in your financial life by providing you with independent personal financial planning services.

To achieve this, our Australian Financial Services Licence permits us to advise you on and deal in the following:

- Deposit products
- Debentures, stocks or bonds issued by a government
- Interests in managed investment schemes including Investor Directed Portfolio Services
- Life insurance products
- Retirement Savings Account products
- Securities
- Standard margin lending products
- Superannuation

We also provide registered tax agent services through our representatives in relation to:

- Financial services provided under an Australian Financial Services Licence, and
- Superannuation.

Will you receive Personal Advice?

Personal advice is advice about a financial product that considers your goals, financial situation and needs and naturally needs to be paid for.

When you receive personal advice, you will receive a Statement of Advice (SoA) that helps you decide about buying or selling a financial product based on your relevant personal circumstances.

The SoA also discloses the specific fees relating to that product and other interests or associations that might have reasonably influenced the advice.

If you are advised to buy a financial product you will also receive a Product Disclosure Statement (PDS) containing relevant information about the product to help you make an informed decision about its appropriateness.

In certain circumstances we may also provide you with a Record of Advice (Roaa) after providing you with further advice.

You can request a copy of an SoA or RoA provided to you up to 7 years after it was first given to you.

How can you issue Instructions?

We can take your instructions by telephone, email, SMS or letter. Written confirmation of instructions is preferred to reduce the risk of error.

How is your information kept Private?

The privacy of your personal information is important to us.

We are committed to implementing and promoting a privacy policy to ensure the security of your personal information.

Details of our privacy policy can be seen on the disclosures section of our website:

www.libertasprivate.com.au/libertas-privacy

How are we Paid?

We provide our financial services for a fee agreed with you in advance of providing the service.

Phase 1: Discovery

We do not charge for your initial 90-minute Discovery meeting, in which we seek to understand your goals and objectives, current financial situation and what issues you may need our help in resolving.

Phase 2: Terms of Engagement

Where we think we can add value to your financial affairs we then outline our proposed scope of work and fee for the next 12 months in a Terms of Engagement letter.

Our Terms of Engagement outlines the scope of work to address your issues for an agreed annual fee, typically paid in monthly instalments, based on complexity of the work and an hourly rate of \$500 (including GST).

Phase 3: Delivery

After agreeing terms we start on the agreed work that includes analysis, research, documentation, explanation, obtaining your authority to proceed, implementation and ongoing management. Through the year we will meet as required to deliver on the agreed scope of work.

Where personal advice is provided during the delivery phase you will receive an SoA outlining any fees and charges connected with our advice, included within the annual fee to the extent it falls within the scope agreed in your Terms of Engagement. Any fee for additional work will be agreed with you before being incurred.

Where life insurance is recommended the insurance company may pay us a commission of up to 66% of the first year's premium and up to 22% of renewal premiums. Where this is the case, and we cannot turn off commission to reduce premium cost, we rebate all commissions back to you. This will be detailed in your SoA.

Phase 4: Review

At the end of 12 months we meet again for a re-Discovery meeting, included in your agreed annual fee, to refresh our understanding of your goals and needs in light of any changes that might have taken place.

This then leads into phase 2 for the next 12 months, for which the scope of work and appropriate annual fee is documented in a new Terms of Engagement letter.

Our advice fees may be tax-deductible to the extent they relate to income tax matters or in relation to the ongoing management of income producing matters.

How are our Staff Paid?

We provide our financial services by employing representatives who are authorised to provide financial services on our behalf.

Our qualified professional representatives are paid a salary and may receive a share of the practice profits.

Representatives are required to be professional practitioner members of the Financial Advice Association of Australia and subject to its Code of Professional Practice & Ethics.

Representatives are also required to be registered tax agents or registered as a tax (financial) adviser and to abide by the statutory Code of Professional Conduct.

What other Benefits or Associations do we Have?

We typically work closely with accounting firms to offer a wider range of services to clients.

We do not pay them, or anyone else, to refer clients to us and we do not accept payment for any referrals we make to other professionals.

We are privately owned and have no association with any financial services provider so we can maintain the independence of our advice.

Product issuers may occasionally provide us with other benefits. This may be in the form of training, minor refreshments or entertainment, provided they are worth less than \$300 per person from any single source over a year.

We disclose the value of benefits received below \$300 in a register that may be reviewed on request.

Professional Indemnity Insurance

We have in place a professional indemnity insurance policy.

This insurance covers advice, actions and recommendations which have been provided under our licence.

These arrangements satisfy the requirements of s912B of the Corporations Act and financial services regulation 126.

What should you do if you have a Complaint?

If you have a complaint about the services provided to you or your personal information held you should take the following steps:

1. Contact your adviser and tell them about your complaint.
2. If your complaint is not satisfactorily resolved within 3 days, please call us or put your complaint in writing and email it to: service@libertaswealth.com.au

We will try to resolve your complaint quickly and fairly.

3. If your complaint is not satisfactorily resolved within 45 days you may escalate your complaint to the Australian Financial Complaints Authority (AFCA), an independent external dispute resolution service of which Libertas Private Wealth is a member:

Phone: 1800 931 678 or
by writing to GPO Box 3, Melbourne VIC 3001

W: www.afca.org.au

4. ASIC also has a free Infoline on 1300 300 630 which you may use for information about your rights.

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