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WEALTH MANAGEMENT MATTERS

FINANCIAL SERVICES GUIDE

Financial Services Guide

Provided by

WCA Wealth Management Pty Ltd ABN 35 615 560 686 Authorised Representative No. 1250329

Anthony Bazzana Authorised Representative No. 433142

Robyn Patch Authorised Representative No. 416216

Emma Walsh Authorised Representative No. 328244

Callum Carmont Authorised Representative No. 1310751

(together **we**, **us**, **our**)

As authorised representatives of Wealth Management Matters Pty Ltd ABN 34 612 767 807, AFSL No. 491619 (**Licensee**)

Date: 03/07/2026

The distribution of this financial services guide (**FSG**) is authorised by the Licensee.

Version: WCA010

Purpose of this document

The purpose of this FSG is to assist you in deciding whether to use our services by giving you information about the type of services we provide, how we are remunerated and your rights when you have a complaint about the services we provide to you.

We recommend that you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please contact us.

Not Independent

Because:

- we receive commissions on the sale of life risk insurance products that are not rebated in full to clients; and
- we may recommend financial products issued by us or our associates which are referred to as “in house products”

we are not able to refer to ourselves or our advice as ‘independent,’ ‘impartial’ or ‘unbiased.’

Additional documents you may receive from us

When we provide you with financial planning services you may receive:

- a Statement of Advice (**SoA**) or Record of Advice (**RoA**). These documents set out the advice we provide to you. If you have not been provided with the ROA, you may request a copy of it free of charge at any time within 7 years after the advice was provided to you, by contacting us;
- a Product Disclosure Statement (**PDS**) which provides details about the significant risks and benefits, costs, charges, and other significant characteristics or features of the products we have recommended.

If you enter into an ongoing fee arrangement with us, we will ask you to renew the arrangement and consent to the deduction of ongoing fees from your account each year.

Financial services we are authorised to provide

The Licensee has authorised WCA Wealth Management Pty Ltd to provide personal advice and dealing services to both retail and wholesale clients for the following financial products:

- deposit and payment products (basic and non-basic deposit products);
- debentures, stocks, or bonds issued or proposed to be issued by a government;
- life risk insurance;
- interests in managed investments schemes including investor directed portfolio services;
- retirement savings accounts products;
- securities, standard margin lending facility, and superannuation

WCA Wealth Management Pty Ltd is a corporate authorised representative of the Licensee. Any financial services will be provided by WCA Wealth Management Pty Ltd and its sub-authorised representatives, who are listed in the Adviser Profile section. More details about them, including the financial services they are authorised to provide, is included in the Adviser Profile section.

How can you provide us with instructions?

You can give us instructions by phone, email, or any other means that we agree with you from time to time. Please refer to our engagement letter for more information on this.

Who does the Licensee act for?

As authorised representatives, we provide financial services on behalf of the Licensee. In providing those financial services, the Licensee acts on its own behalf.

Fees

All fees and commissions are payable to Wealth Management Matters Pty Ltd. These fees and commissions are 100% payable to the practice, WCA Wealth Management Pty Ltd. The Practice, WCA Wealth Management Pty Ltd pays the licensee a monthly fee to cover its expenses. Anthony Bazzana and Robyn Patch are owners of the shares on issue in WCA Wealth Management Pty Ltd and Wealth Management Matters Pty Ltd and share in the profits.

All fees quoted are inclusive of GST.

Personal advice -Initial Advice

A Personal advice fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with written personal advice. For example, a plan-based fee typically starts from $8,800. This fee can vary based on the complexity of your personal circumstances and the advice required to address your needs and objectives.

Personal advice – Aged Care

Aged care plan-based fee typically starts from $8,800 but will vary based on the complexity of your personal circumstances.

One-off strategic advice

If you are not receiving ongoing services from us and wish to engage us to provide once-off strategic or placement advice only, you may be charged a rate of $495 per hour, with a minimum of $1,980.

Ongoing fees

The benefit of receiving personal financial advice often comes from the ongoing relationship that you establish with your financial adviser, so that your financial strategy and products are regularly reviewed against the markets and changes to your circumstances or goals.

Our ongoing fees depend on the ongoing service that we provide to you. They are typically charged as a percentage based on the value of your portfolio and are paid monthly, annually, or otherwise by agreement. The amount of ongoing fees will depend on your total assets under management and other factors such as the complexity of your portfolio, the regularity of reviews and any additional services we are providing.

The ongoing fee arrangement will be agreed with you in our ongoing service agreement. The below table provides a guide as to how these fees are charged.

Value of portfolio	**Ongoing advice service fee**
$0 - $1,000,000	1.10% per annum
$1,000,000-$1,500,000	0.88% per annum
$1,500,000-$2,000,000	0.77% per annum
$2,000,000-$2,500,000	0.66% per annum
$2,500,001 +	0.55% per annum

The ongoing fee arrangement is calculated on a sliding scale basis. For example, for an investment portfolio of $1,250,000 the ongoing fee would be:

$1,000,000 @ 1.1% = $11,000
$250,000 @ 0.88% = $2,200
Total = $13,200 per annum

You also have the option of a fixed price ongoing fee arrangement. This can be reviewed at your request.

Managed portfolio/Separately Managed Accounts (SMA)

We offer SMAs on the HUB24 Platform (ABN 94 073 633 664, AFSL 239122), providing a professional investment management solution for our clients where it meets their personal circumstances, goals and objectives. We partner with Delta Research & Advisory (ABN 43 155 969 163, AFSL 420093), as the investment manager for our SMAs. They are specialists in designing and managing customised investment portfolios. Their experienced team works in collaboration with our investment committee to ensure your investments are well managed.

The Licensee, practice and advisers do not receive any fee or payment in relation to funds invested in the portfolios. The licensee and practice receive a benefit by way of research and participation on the Investment Committee from Delta Research & Advisory.

Insurance commissions

We receive commission when you take out an insurance policy we recommend.

- Some insurers pay upfront commission of up to 66% and ongoing annual commission of up to 22% (inc. GST); and
- Some insurers pay a “level” commission whereby both the initial and ongoing commission are paid up to a rate of 34% (inc. GST) per annum.

You will be advised of the exact amount of these commissions via the insurance quote.

Other Benefits

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

Adviser remuneration

Anthony Bazzana, Robyn Patch, Emma Walsh and Callum Carmont are paid a base salary and do not receive commissions from product issuers. However, Anthony Bazzana and Robyn Patch, own shares on issue in WCA Wealth Management Pty Ltd and share in the profits WCA Wealth Management Pty Ltd makes.

Associations

We are required to disclose any associations or relationships between us, our related entities and product issuers that could reasonably be capable of influencing the financial services we provide to you.

Wappetts Pty Ltd trading as WCA Chartered Accountants and WCA Wealth Management Pty Ltd have an equity ownership relationship. Upon referral, neither party receives a referral fee or any other payment other than sharing of the profits of the business based on their equity holding.

Conflicts of Interest

Anthony Bazzana, Robyn Patch, Emma Walsh and Callum Carmont may recommend investments in shares that they hold or may hold in the future. You will be advised where a conflict of interest may exist and how the conflict will be managed.

Making a Complaint

We endeavour to provide you with the best advice and service at all times.

If you are not satisfied with our services, then we encourage you to contact the Licensee. We accept complaints over the phone, in person, via email or letter or on our social media channels. The best option is to call the Licensee or put your complaint in writing to the Licensee's office. The Licensee will endeavour to resolve your complaint in five business days.

If you still do not receive a satisfactory outcome or the Licensee does not respond to you within 30 days after you make the initial complaint, you have the right to complain to the Australian Financial Complaints Authority (**AFCA**) at the following address:

GPO Box 3

Melbourne VIC 3001

Ph: 1800 931 678

Fax: 03 9613 6399

Website: www.afca.org.au

Email: info@afca.org.au

Our Complaints Handling Procedure is available on request and at our website at https://www.wealthmanagementmatters.com.au/

You should contact the Licensee first before contacting AFCA.

Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use, and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

For ease of information collection, WCA Chartered Accountants and WCA Wealth Management Pty Ltd may share information that they have about you for as long as you remain a client of either entity.

Our Privacy Policy is available on request and on our website at https://www.wca.com.au/.

Compensation arrangements

The Licensee holds professional indemnity insurance in respect of the financial services we provide. This professional indemnity insurance complies with the requirements of the Corporations Act 2001 (Cth). The professional indemnity insurance covers all of the financial services we are authorised to provide to you.

Contact us

If you have any queries about our financial services, please do not hesitate to contact us:

Licensee's contact details

Wealth Management Matters Pty Ltd

62 Woodlark Street LISMORE NSW 2480

T 02 6621 2581

E wmm@wca.com.au

WCA Wealth Management Pty Ltd details

62 Woodlark Street LISMORE NSW 2480

T 02 6621 2581

F 02 6621 9740

E fpadmin@wca.com.au

Adviser Profile

This adviser profile forms part of the FSG dated 03/07/2026.

About Anthony Bazzana

Qualifications

- Bachelor of Business
- Diploma of Financial Planning

Memberships

- Chartered Accountant (CA)

Financial Advisers Register

Further Information about Anthony's Qualifications and Memberships can be found on the Financial advisers register at https://moneysmart.gov.au/financial-advice/financial-advisers-register#!id=000433142

Authorised financial services.

The Licensee has authorised Anthony Bazzana to provide personal advice and dealing services to both retail and wholesale clients for the following financial products:

- deposit and payment products (basic and non-basic deposit products);
- debentures, stocks, or bonds issued or proposed to be issued by a government;
- life risk insurance;
- interests in managed investments schemes including investor directed portfolio services;
- retirement savings accounts products;
- securities;
- standard margin lending facility;
- superannuation.

Adviser Profile

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About Robyn Patch

Qualifications

- Bachelor of Commerce
- CFP® Professional Financial Planner

Memberships

- CFP® Professional Financial Planner of The Financial Advice Association Australia
- Affiliate Chartered Accountants ANZ

Financial Advisers Register

Further Information about Robyn's Qualifications and Memberships can be found on the Financial advisers register at https://moneysmart.gov.au/financial-advice/financial-advisers-register#!id=000416216

Authorised financial services

The Licensee has authorised Robyn Patch to provide personal advice and dealing services to both retail and wholesale clients for the following financial products:

- deposit and payment products (basic and non-basic deposit products);
- debentures, stocks, or bonds issued or proposed to be issued by a government;
- life risk insurance;
- interests in managed investments schemes including investor directed portfolio services;
- retirement savings accounts products;
- securities;
- standard margin lending facility;
- superannuation.

Adviser Profile

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About Emma Walsh

Qualifications

- Diploma of Financial Planning
- Graduate Diploma of Financial Planning

Memberships

- AFP® Member – Financial Advice Association Australia

Financial Advisers Register

Further Information about Emma's Qualifications and Memberships can be found on the Financial advisers register at https://moneysmart.gov.au/financial-advice/financial-advisers-register#!id=000328244

Authorised financial services

The Licensee has authorised Emma Walsh to provide personal advice and dealing services to both retail and wholesale clients for the following financial products:

- deposit and payment products (basic and non-basic deposit products);
- debentures, stocks, or bonds issued or proposed to be issued by a government;
- life risk insurance;
- interests in managed investments schemes including investor directed portfolio services;
- retirement savings accounts products;
- securities;
- standard margin lending facility;
- superannuation.

Adviser Profile

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About Callum Carmont

Qualifications

- Bachelor of Business
- Bachelor of Commerce

Memberships

- Affiliate Member – Financial Advice Association Australia

Financial Advisers Register

Further Information about Callum's Qualifications and Memberships can be found on the Financial advisers register at https://moneysmart.gov.au/financial-advice/financial-advisers-register#!id=001310751

Authorised financial services

The Licensee has authorised Callum Carmont to provide personal advice and dealing services to both retail and wholesale clients for the following financial products:

- deposit and payment products (basic and non-basic deposit products);
- debentures, stocks, or bonds issued or proposed to be issued by a government;
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- interests in managed investments schemes including investor directed portfolio services;
- retirement savings accounts products;
- securities;
- standard margin lending facility;
- superannuation.

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