Perpetual Wealth

# Financial advice and custody services

## Financial Services Guide

## Contents


About this document 1

About us 2

Our authorised services 2

Financial Advice Services 3

Custody Service 5

Additional information 5

Contact details 8


## About this document

This Financial Services Guide (FSG) is an important document that provides you with information about Perpetual Trustees W.A. Ltd (PTWA) and our financial advice and custody services, which PTWA is authorised to provide under its Australian Financial Services Licence 700028 (AFSL).

This FSG will help you understand our financial advice and custody services and determine whether or not you should use them. It includes details about:

- who we are
- the services we are authorised to provide
- other documents you may receive from us, such as a Statement of Advice and/or Product Disclosure Statement – see 'Other documents you may receive' for further information
- the fees and costs for our services
- how our financial advisers are remunerated
- how you can provide instructions to us
- our procedure for handling complaints
- how you can contact us.

The information contained in this FSG is general information only and has been prepared without taking into account your investment objectives, financial situation or needs.


**FINANCIAL SERVICES GUIDE DATED 18 NOVEMBER 2026**

Issued by Perpetual Trustees W.A. Ltd

ABN 98 008 666 886 AFSL 700028

# About us

PTWA (also referred to as 'we', 'us' and 'our' in this FSG) is a wholly owned subsidiary of Perpetual Wealth Management Pty Ltd ABN 90 678 546 113 (Perpetual Wealth) and part of the 'Perpetual Wealth Management Group', which means Perpetual Wealth and its subsidiaries.

We act for ourselves in providing financial advice and custody services to you. We do not act as a representative of any other licensee in relation to the services we provide you.

As at the date of this FSG, Perpetual Wealth is a wholly owned subsidiary of Perpetual Limited ABN 86 000 431 827 (refer to statement below).

The following statement takes effect on the date notified to clients on our website confirming completion of the sale.

Perpetual Limited has sold the wealth management business to BCPE Barton BidCo Pty Ltd (ACN 694 979 041), an entity indirectly controlled by Bain Capital Investors, LLC. The wealth management and advice business is no longer owned or operated by Perpetual Limited and the products and services are not affiliated with or guaranteed by Perpetual Limited.

**Not independent**

**We are part of the Perpetual Wealth Management Group which consists of other related entities that operate and/or administer financial products. Your PTWA financial adviser may recommend financial products operated or administered by PTWA or another Perpetual Wealth Management Group entity from time to time. In relation to certain life risk products, we may receive commissions as permitted by law. As a result, we are not able to refer to ourselves or our advice as 'independent', 'impartial' or 'unbiased'.**

## Our heritage

Perpetual Wealth is built on a long heritage and has supported clients to protect and grow their wealth over generations. We bring a disciplined, long-term approach to financial advice, fiduciary and professional services that is shaped by what matters most to our clients.

Today, we comprise Perpetual Wealth alongside three specialist businesses – Fordham, Priority Life and Jacaranda Financial Planning. Together, we offer a distinctive combination of wealth management, tailored financial advice, philanthropy, risk insurance advice, investment solutions, business advisory, and trustee services.

We work with individuals, families, businesses, not for profits and First Nations communities across Australia, supporting them to navigate complexity, make informed decisions and build lasting outcomes over generations.

# Our authorised services

## Financial advice

We are authorised under our AFSL to provide personal or general advice in relation to the following financial products and services:

- debentures, stocks or bonds issued or proposed to be issued by a government
- deposit and payment products
- derivatives
- foreign exchange contracts
- general insurance products
- investment products issued by life companies
- investor directed portfolio services
- managed discretionary account services
- managed investment schemes
- margin lending facilities
- personal life insurance products
- securities
- superannuation and pensions, including retirement savings accounts.

Refer to the 'Financial Advice Services' section for further information.

## Custody

We are also authorised under our AFSL to provide custody services. Refer to the 'Custody Service' section for further information.

# Financial Advice Services

The advice we offer may be personal advice or general advice. It is important for you to consider the type of financial advice you need.

Our financial advisers are qualified and licensed professionals. Current details about the financial services that your financial adviser is authorised to provide under our AFSL, their qualifications and training and memberships of any professional bodies or industry associations relevant to providing financial services can be found by searching your financial adviser's name on the Financial Advisers Register provided via the ASIC website at moneysmart.gov.au/financial-advice/financial-advisers-register. A copy of this information will be provided free of charge on request.

## Personal advice

Personal advice is advice that takes into account one or more of your objectives, financial situation or needs.

You will be given personal advice if you have engaged us to provide an advisory service to you.

Your financial adviser will only provide you with personal advice where they have considered your objectives, financial situation and needs and the advice is appropriate for you.

| Advice service | Description |
|---|---|
| **Advisory Service** | Your advice needs may be straightforward or complex, so we tailor the scope of our service to meet your needs and requirements annually or as your situation requires.<br>**Strategic advice**<br>Changes to your circumstances, in addition to regulatory or other changes, can impact the level and complexity of strategic advice you need. We will assess your requirements on an ongoing basis to ensure those needs are met.<br>**Portfolio recommendations**<br>We will assist you in the establishment and ongoing review of an investment portfolio that is appropriate for your circumstances and you will take part in making investment decisions with your financial adviser.<br>If you do not wish to have an active role in choosing investments, the Discretionary Service outlined below may be appropriate for you. |
| **Discretionary Service** | This service may be provided in addition to the Advisory (Strategic Only) Service or as a standalone service. You must read and consider the separate financial services guide for the Perpetual Wealth Discretionary Service before considering whether the Discretionary Service is appropriate for you. Your financial adviser will also consider whether this service is appropriate for you before making any recommendation about this service.<br>In this service, we apply the same expertise to recommend a portfolio of investments that is appropriate for you and you will provide us with the discretion to make investment decisions about your portfolio on your behalf. |

### Arranging transactions for you

Regardless of the services you choose, you may still instruct us to arrange execution only (no advice) transactions on your behalf from time to time. However, if we feel that it would not be in your best interests to make that transaction without providing you with personal advice, we reserve the right to decline that transaction request. We may also decline a transaction request where we are unable to proceed for regulatory reasons.

## Other documents you may receive

### Statement of Advice

Where required by law, we will provide you with a Statement of Advice (SoA) or other advice documentation that records the personal advice we provide and the basis on which that advice is given.

The advice documentation we provide will explain:

- the advice we have provided and the information on which it is based
- fees, remuneration and other benefits relating to the advice
- any interests, associations or relationships that may have influenced the advice.

You should read any advice documentation we provide carefully before making a decision relating to a financial product.

Where permitted by law, we may document further advice in a Record of Advice (RoA) rather than an SoA.

Copies of your SoAs and any RoAs are available from your financial adviser for at least seven years after the advice is provided. You may request a copy by contacting your financial adviser.

### Extent of our personal advice

Our personal advice will cover an agreed scope and will address your individual investment objectives, financial situation and needs.

Your financial adviser will make reasonable enquiries to work out your financial needs and objectives.

### Your obligations

You need to keep us fully informed of your circumstances and any changes to your personal situation, financial needs and objectives.

### Product disclosure statements (PDS) or other disclosure documents

If we make a recommendation for you to acquire a particular financial product (other than listed securities) or offer to issue, or arrange the issue of, a financial product to you, we will make the relevant PDS or other disclosure document available to you. That document will contain information, including the specific risks that apply, to help you to make an informed decision about that product.

You should read the PDS or other disclosure document carefully before making any investment decision.

## Fees and costs for personal advice

We will charge you fees if you choose to receive personal advice services. Specific details of our personal advice services to be provided to you, together with their related fees and costs, will be confirmed to you in a letter of engagement and/or SoA.

Our fees and charges may be varied with 30 days' prior notice to you.

### Fees for initial advice

We will charge a financial plan fee for our initial advice, which is generally based on the scope and complexity of the advice to be provided. This fee, as agreed between you and your financial adviser, is for the work involved in the research and preparation of our advice. We may also charge an agreed fee for the implementation of our advice. This fee is generally charged to you directly.

### Annual fees for personal advice

Fees for ongoing advice services depend on a range of factors including:

- the value of your portfolio under advice
- the scope of the advice you elect to receive from us
- the complexity of the advice to be provided
- whether you require any ad hoc advice.

These fees and the way we charge them will be discussed and agreed with your financial adviser. These fees are generally deducted from a relevant product or service that is managed under your advice service.

In relation to the fees applicable to the Discretionary Service, refer to the separate financial services guide for the Perpetual Wealth Discretionary Service.

### Annual fees and costs for asset administration or other services

Details of the additional fees and costs associated with asset administration or other services (where relevant) are provided in the applicable PDS or other disclosure document that your financial adviser will also provide to you.

## General advice

General advice is a recommendation or opinion about a financial product that does not take into account your objectives, financial situation, or needs.

We may, from time to time, provide general advice to you, where we will not take into account any of your objectives, financial situation or needs. No additional fees apply where only general advice is provided.

## Remuneration received

### Our remuneration

In the majority of cases, we recommend the use of wholesale financial products and direct investments, which have no upfront or ongoing commissions. Where we receive commissions from a particular product (normally calculated as a percentage of the amount invested), we will return these to the product provider.

To the extent permitted by law, we may receive commissions in relation to life risk insurance products as follows:

- for policies commenced after 1 January 2020: an upfront commission of up to 60%[1] of the first year's premium (for new insurance policies) or the first year's premium increase associated with any client-initiated increases in cover on an existing insurance policy
- for all policies: ongoing commissions of up to 30%[1] (or in excess of 30%[1] for policies commenced prior to 1 January 2018) of the renewal premium for each year the insurance policy is continued.

1 Percentages exclude goods and services tax (GST).

We retain any insurance commission we receive. This commission is not an additional cost to you. Full details of any upfront and ongoing insurance commission we receive will be contained in your SoA or RoA.

We may receive stamping fees for facilitating capital raising for certain financial products, such as initial public offerings and other listed financial products or rights to acquire such products. These are one-off payments which are generally based on a percentage of the funds you invest. You will be advised of any stamping fees we may receive when we provide you with advice.

For certain investment placements relating to wholesale clients (as defined by the Corporations Act), we may also receive a fee from the product issuer, which will be disclosed to you in any relevant advice documents we provide.

### Financial adviser remuneration

All of our financial advisers are salaried employees of the Perpetual Wealth Management Group. Your financial adviser may be eligible to receive additional remuneration, which may include performance-based bonuses. Any such remuneration is determined by a range of factors, including client satisfaction, quality of advice, compliance and risk measures, business performance and revenue outcomes.

In some circumstances, your financial adviser may participate in a revenue share arrangement in addition to their base salary and superannuation, provided that:

- there is a valid client direction to make the payment in place, where required
- your financial adviser satisfies certain non-financial measures (including in relation to compliance).

We will pay an amount calculated as a percentage between 35% and 50% of the revenue received by Perpetual Wealth which is attributed to your financial adviser (net of certain costs and deductions and any other revenue which Perpetual Wealth is not permitted by law to pass on to its financial advisers). The amount paid takes into account adjustments for your financial adviser's salary and superannuation.

These remuneration arrangements do not represent an additional cost to you. The level of remuneration payable to your financial adviser is not determined by the particular financial products recommended to you.

Payment of part of your financial adviser's remuneration may be deferred for 12 months.

Further information about your financial adviser's remuneration is available in the 'Perpetual Wealth Adviser Remuneration Summary' available on request from your financial adviser or Perpetual Wealth.

From 30 November 2026, PTWA became the licensee responsible for providing financial advice services. Certain remuneration arrangements previously operated by Perpetual Trustee Company Limited (PTCo) transferred to PTWA. Any remuneration, including revenue share or deferred amounts, that accrued prior to 30 November 2026 may continue to be paid after that date in accordance with the applicable remuneration arrangements. Remuneration accruing from 30 November 2026 onwards is administered by PTWA. These arrangements do not result in any additional fees or charges to clients.

### Perpetual Wealth Management Group remuneration

Any remuneration that a Perpetual Wealth Management Group entity will receive for products and services provided following the implementation of any of our financial advice or custody services will be detailed in the SoA and PDS or other disclosure document you will receive for the relevant product or service.

### Other benefits

PTWA, its representatives and related entities may receive non-monetary benefits from product issuers, service providers and other business partners, such as education and training, conference attendance and professional development opportunities. These benefits are subject to our conflict management framework and legal obligations. Where required, relevant benefits and any associated conflicts of interest will be disclosed to you.

### Referral remuneration

In some circumstances, PTWA may enter into referral arrangements with third parties who introduce clients to PTWA. Under these arrangements, PTWA may pay the referrer an agreed portion of the adviser service fee received from the client. The amount payable is determined under a separate agreement between PTWA and the referrer. If payable, the actual amount, or details of how the actual amount is calculated, will be set out in your SoA or other advice documentation.

Any referral payment made by PTWA does not represent an additional cost to you. The referral payment is not influenced by, and is not determined by, the particular financial products recommended to you. Our financial advisers remain subject to their obligation to act in your best interests and to provide advice that is appropriate to your circumstances.

# Custody Service

Under our Custody Service, we manage only the administration of your assets and arrange the execution of trades on your instruction. We may, from time to time, also provide general advice to you as a Custody Service client.

**We do not provide ongoing personal advice to you under the Custody Service.** However, you may wish to consider from time to time whether you require ad hoc personal advice that takes into account your objectives, financial situation or needs (additional fees apply).

## Fees and costs for the Custody Service

We will charge you fees if you choose to use our Custody Service. The standard annual fees are shown in the following table.

Fees are inclusive of the net effect of GST.

| Account balance | Annual fee |
|---|---|
| First $2 million | 0.5762% pa |
| Next $8 million | 0.2619% pa |
| Amount over $10 million | 0.1886% pa |

Our fees and charges may be varied with 30 days' prior notice to you.

These fees and the way we charge them will be discussed and agreed with your financial adviser. Custody Service fees are generally deducted monthly in arrears from the account(s) administered under the Custody Service.

# Additional information

## Other specialist services

Your financial adviser may also assist you to access additional services, which may be provided by PTWA, another Perpetual Wealth Management Group entity or a third-party provider. These services may include:

- trust and estate management
- health and personal injury administration services
- estate planning services, including the establishment of trusts
- Lifestyle Assist services
- tax advice and tax compliance services
- arranging the preparation of a power of attorney or agency arrangement
- arranging or performing administration services.

We will provide you with information about these services and any fees that apply, including any financial services guides and/or disclosure documents which we are required by law to provide to you. Should you decide to use any of these services, you will receive a separate letter of engagement that confirms the specific service(s) to be provided and the associated cost to you.

From time to time, we may engage your professional providers to assist us in providing services to you and will consult with you when we do so.

## Providing instructions to us

You can typically provide instructions to us by telephone, mail, email or other secure digital methods. Some financial products or transactions may require instructions to be provided in a particular form or manner. Where this applies, we will explain the relevant requirements to you.

For your protection, please do not send sensitive information by email or other electronic means unless we have specifically asked you to do so. If we require sensitive information, we will discuss the most appropriate and secure method for you to provide it.

Verification procedures may be undertaken when you contact us or provide instructions. You should be aware of the risk of email scams, phishing attacks and impersonation fraud, and take appropriate precautions when responding to communications. If you are unsure whether a communication has come from us, please contact us using a trusted phone number before acting on any request.

## Your privacy

We collect personal information from you to be able to provide services to you, establish your account(s) and comply with any relevant laws. If you do not provide us with your relevant personal information, we will not be able to do so. In some circumstances, we may disclose your personal information to our related entities or service providers that perform a range of services on our behalf and which may be located overseas.

Australian privacy laws apply to our handling of personal information and we will collect, use and disclose your personal information in accordance with our privacy policy, which includes details about the following matters:

- the kinds of personal information we collect and hold
- how we collect and hold personal information
- the purposes for which we collect, hold, use and disclose personal information
- the types of entities we usually disclose personal information to and the countries where they are likely to be located if it is practicable for us to specify those countries
- how you may access personal information that we hold about you and seek correction of such information (note that exceptions apply in some circumstances)
- how you may complain about a breach of the Australian Privacy Principles (APP), or a registered APP code (if any) that binds us, and how we will deal with such a complaint.

Our privacy policy is available at www.perpetualwealth.com.au or you can obtain a copy free of charge by contacting us.

## Conflicts of interest

As we are part of the Perpetual Wealth Management Group, both real and perceived conflicts of interest may arise when providing financial advice and custody services. We have policies and procedures in place to manage any conflicts of interest and to seek to ensure any related parties of PTWA, and PTWA's service providers and their related parties, perform their functions to the same standards as if the parties were not related.

We may recommend products or services where PTWA or another Perpetual Wealth Management Group entity acts as trustee, operator, administrator, investment manager, custodian or service provider. As these entities receive fees for providing those services, this may create a potential conflict of interest. When providing advice, we are required to act in your best interests and recommendations are based on your objectives, financial situation and needs.

Any specific conflicts of interest, related party arrangements or material benefits relevant to the services we provide to you will be disclosed to you. We will also notify you of any material changes to those disclosures where required.

## Professional indemnity insurance

Perpetual Wealth holds a professional indemnity insurance policy, which satisfies the requirements for compensation arrangements under section 912B of the Corporations Act. Subject to its terms and conditions, the policy provides cover for civil liability resulting from third party claims concerning the professional services provided by Perpetual Wealth, its subsidiaries and its employees and representatives. This policy covers professional services provided by employees and representatives of Perpetual Wealth and its subsidiaries while they are in our employment or engagement, even where that employee or representative has subsequently left our employment or engagement.

## Complaints

If you have a complaint about our financial advice or custody services , you should take one of the following steps:

1. Contact your financial adviser or account manager and tell them about your complaint.
2. Email your complaint to mycomplaint@perpetualwealth.com.au.
3. Complete our online complaints submission form available at www.perpetualwealth.com.au/privacy-policy/making-a-complaint.
4. Put your complaint in writing and mail it to:
   Perpetual Wealth – Complaints
   Financial advice and custody services
   GPO Box 5404
   Sydney NSW 2001

We will endeavour to respond to your complaint fairly and as quickly as we can and by no later than the maximum response timeframe of 30 days. If we have not had a reasonable opportunity to respond to your complaint before the maximum response timeframe ends, we will write to you to let you know.

If, before the maximum response timeframe for your complaint has passed, you don't feel as though your concerns are being heard or have received our response and are not satisfied with the resolution that has been proposed, our Client Advocacy Team may be able to assist you – email client.advocacy@perpetualwealth.com.au for assistance.

If, at any time you are not satisfied with our response to your complaint, any aspect of our complaints handling process or if you have not received a response within the maximum response timeframe, the Australian Financial Complaints Authority (AFCA) might be able to assist you.

## Australian Financial Complaints Authority

We are members of the AFCA external dispute resolution scheme.

AFCA has been established by the Commonwealth Government to provide consumers and small businesses with a free and independent dispute resolution service for complaints about financial firms.

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires. Other limits may also apply, including eligibility requirements for AFCA to consider a complaint.

You can lodge a complaint with AFCA by:

1. using their online portal available at www.afca.org.au/make-a-complaint
2. email addressed to info@afca.org.au
3. calling 1800 931 678 (free call)
4. mail addressed to:
   Australian Financial Complaints Authority
   GPO Box 3
   Melbourne VIC 3001

# Contact details

### Website

www.perpetualwealth.com.au/advice

### Email

enquiries@perpetualwealth.com.au

### Phone

During business hours (Sydney time)

1800 631 381

### Postal address

GPO Box 5404
Sydney NSW 2001

### Perpetual Wealth state offices

### Australian Capital Territory

Nishi Building
Level 9, 2 Phillip Law Street
Canberra ACT 2601

### New South Wales

(also registered company office)
Level 18, 123 Pitt Street
Sydney NSW 2000

### Queensland

Until 28 February 2027:
Central Plaza 1
Level 15, 345 Queen Street
Brisbane QLD 4000

### Queensland

From 1 March 2027:
Level 2, 12 Creek Street
Brisbane QLD 4000

### South Australia

Level 12, 25 Grenfell Street
Adelaide SA 5000

### Victoria

Rialto South Tower
Level 29, 525 Collins Street
Melbourne VIC 3000

### Western Australia

Exchange Tower
Level 29, 2 The Esplanade
Perth WA 6000

www.perpetualwealth.com.au