Perpetual Wealth

Lifestyle Assist

Financial Services Guide

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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 Lifestyle Assist services (Lifestyle Assist). PTWA is authorised to provide Lifestyle Assist under its Australian Financial Services Licence 700028 (AFSL).

This FSG will help you understand Lifestyle Assist and determine whether or not you should use it. It includes details about:

- who we are
- how Lifestyle Assist works
- fees and expenses for Lifestyle Assist
- how our Lifestyle Assist dedicated contacts (and our associates) 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 any particular individual's investment objectives, financial situation or needs.

The Agreement, which includes the terms and conditions for Lifestyle Assist, is also included in this document.

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 Lifestyle Assist 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. We may recommend financial products operated or administered by PTWA or another Perpetual Wealth Management Group entity from time to time. 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.

Lifestyle Assist

The financial services provided under this FSG for Lifestyle Assist may include:

- an ancillary range of financial services and other non-financial personal concierge support services to help you manage your life and maintain your independence (see 'Lifestyle Assist general services' for further information)
- traditional trustee services limited to acting on your behalf under power of attorney for the implementation of financial management and legal decisions if you lose capacity (see 'Power of Attorney' for further information).

Lifestyle Assist includes day-to-day management or coordination of:

- financial and asset management
- bill payments
- personal care and administration
- legal, tax and insurance matters
- transition to residential care.

You will have a dedicated contact assigned to provide you with agreed Lifestyle Assist services.

Lifestyle Assist general services

Lifestyle Assist offers two levels of general services – Essentials and Core. Depending on which level you choose, your dedicated contact will assist you, during business hours, with the following services as agreed from time to time.

Lifestyle Assist general services	Essentials	Core
Providing assistance with coordinating your financial matters, including: • opening and closing banking facilities • participation in corporate actions • managing the receipt of any dividends and interest payments on your investments • issue identification and resolution arising from financial communications sent to you	Yes	Yes
Managing bill payments, including utility bills, home maintenance bills and/or other regular and ad hoc payments as agreed from time to time	Yes	Yes
Coordinating access to other specialist services[1]	Yes	Yes
Meeting with you periodically to understand your needs	Yes	Yes
Providing you with personal access to Perpetual Wealth by telephone, email, in person or electronically	Yes	Yes
Establishing or renewing any required essential services and utilities	No	Yes
Establishing or renewing insurance policies and providing assistance with processing insurance claims	No	Yes
Liaising with your accountant and coordinate the completion of your tax returns	No	Yes
Arranging for payment of tax instalments, superannuation contributions and capital gains tax, as required	No	Yes
Providing assistance with establishing, renewing and paying health insurance and processing medical and dental claims	No	Yes
Arranging for selected personal services, such as a cleaner or a carer	No	Yes
Arranging for registration of your motor vehicle and a regular maintenance schedule	No	Yes
Liaising with a travel agent to meet your travel needs	No	Yes
Providing support for any required Centrelink/Department of Veterans' Affairs administration	No	Yes
Providing other services to you, including general support, as agreed from time to time	No	Yes

1 See 'Other specialist services' under 'Additional information' for further information.

Transition to residential care

The need for residential care can be sudden and often overwhelming. Your dedicated contact can assist in supporting you by facilitating the transition process, alleviating stress and burden.

For an additional fee, your dedicated contact can also help you transition to a different living arrangement, which includes:

- liaising with you, your family or a specialist (as appropriate) to help you find and secure the most suitable care facility accommodation
- coordinating the legal review of a nursing home contract
- coordinating the completion of any other required documents
- negotiating accommodation payments
- liaising with your financial advisor to ensure that adequate funds are raised to pay for the Refundable Accommodation Deposit
- assisting with your move by arranging for any removalist, valuer and/or decluttering.

Our discretions

We may appoint any related party or agent of the Perpetual Wealth Management Group, or any third party, to provide Lifestyle Assist services to you.

At our discretion, we may take no action in situations where you cannot be contacted and/or we determine that we do not have an authority from you to act.

Power of Attorney

To facilitate Lifestyle Assist, we will require you to appoint us as your attorney via either:

- an Enduring Power of Attorney with an immediate effect clause
- a General Power of Attorney (if we agree at our discretion).

The terms of the Power of Attorney must:

- be broad enough to cover the Lifestyle Assist services that we have agreed to provide to you
- appoint us as your sole attorney, unless we otherwise agree at our discretion.

If you appoint us as your financial manager via an Enduring Power of Attorney, in the event that you lose capacity, you can be assured that your financial affairs will be taken care of as we will act in your best interest and endeavour to preserve your lifestyle. The relevant fees and charges that apply to our Health and Personal Injury administration services, as detailed in the separate financial services guide for our traditional trustee company services, will apply.

Fees and expenses for Lifestyle Assist services

We will charge you fees and costs if you choose to use our Lifestyle Assist services.

All fees and any expenses incurred in providing Lifestyle Assist services to you are paid by deduction from your Perpetual Private Cash Account (Cash Account) within the Perpetual Private Investment Wrap (Wrap).

Unless otherwise stated, the following standard fees are inclusive of the net effect of goods and services tax (GST), if applicable. You may be able to negotiate these fees with your dedicated contact.

Details of the fees and costs for the Lifestyle Assist services you have chosen in the Agreement will be confirmed to you separately in writing.

We will provide 30 days' notice if our fees change.

Fees for Lifestyle Assist general services

Service level	Annual fee	Minimum fee
Essentials	$3,000 pa	$3,000 pa
Core	0.30% of the total value of your portfolio held in one or more Wrap products and/or services[1]	$6,000 pa

1 The Wrap products and services include the Perpetual Private Investment Wrap, Perpetual Private Self Managed Super Fund Service and the Perpetual Wealth Fiduciary Service, which are provided, operated or administered by PTWA. In addition, eligible products include the Perpetual Private Super Wrap and Perpetual Private Pension Wrap which are part of the Perpetual Private Super Wrap (RSE R1074406 ABN 22 897 174 641) and the Perpetual Private Small APRA Fund Service, which are issued by Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 RSE L0001458 (ETSL). The availability and type of grouping that apply to you depend on the arrangement between you, PTWA and your adviser and their licensee. PTWA is not responsible for the products issued by ETSL and nothing in this FSG should be taken to be a recommendation (express or otherwise) to invest in them. You can obtain the relevant disclosure documents from your financial adviser.

Fees for Lifestyle Assist general services are charged monthly.

Under the Lifestyle Assist Agreement, if two people act jointly to obtain Lifestyle Assist services, they will be considered to have a single joint account for fee charging purposes.

Fees for Lifestyle Assist transition to residential care

A flat fee of $3,500 applies for the additional transition to residential care services, which is payable after the placement is made.

Fees for additional administrative tasks and short-term engagements

Additional administrative tasks that you request your dedicated contact to perform may incur additional costs.

Your dedicated contact will provide you an estimation of the cost prior to the commencement of the work and will advise you when the actual cost is likely to exceed the estimated amount before proceeding further.

If you wish to engage the Lifestyle Assist service for a short period of less than one year, we will provide a specific pricing quote that reflects the scale and scope of the arrangement.

Expense recovery

Professional expenses payable

If we engage any other service provider on your behalf, including a related Perpetual Wealth Management Group entity, they may be paid fees, commission or brokerage (including GST). These may be in addition to any other fees that are payable to us. Services may include:

- real estate or business agent
- property management services
- trustee or manager of a common fund or unit trust
- asset investment management
- legal counsel
- registered tax agent.

Other expenses

We are entitled to reimbursement of all properly incurred expenses in the provision of services to you. These expenses include but are not limited to postage, couriers, photocopying, bank charges, telecommunication charges, settlement fees and certain payments to third parties.

Offset expenses

When you open a Wrap account or portfolio, we will establish a Cash Account for you. Your Cash Account is held through PTWA. Currently, the required Cash Account is invested with Macquarie Bank Limited ABN 46 008 583 542 AFSL 237502 (MBL). Your Cash Account earns a return based on the interest payable by MBL. The rate of return varies from time to time. We retain a margin of up to 1.5% per annum of the return earned on your Cash Account to offset operational costs.

Perpetual Private Wrap

To receive Lifestyle Assist, you will need to be a client of a Wrap product or service, as the following amounts are paid from your Cash Account within your Wrap account or portfolio:

- any payments made on your behalf by us when providing Lifestyle Assist
- all fees and expenses payable to us for Lifestyle Assist.

The terms and conditions governing your investments in a Wrap product or service, including fees and costs, are set out in the separate disclosure document(s) for that product or service. Fees, costs and charges payable for the Wrap products or services are an additional cost to you.

To receive Lifestyle Assist, you must also elect to receive either a financial advice or custody service via the Wrap product or service. Details about these services are contained in the separate financial services guide for our financial advice and custody services, which will also be provided to you.

Remuneration received

Lifestyle Assist dedicated contact remuneration

All of our Lifestyle Assist dedicated contacts are salaried employees of the Perpetual Wealth Management Group.

If an employee meets or exceeds key performance targets, they may be eligible to receive a bonus. These bonuses are not an additional cost to you.

Perpetual Wealth Management Group remuneration

Any remuneration that a Perpetual Wealth Management Group entity will receive for products and services provided will be detailed in the product disclosure statement, financial services guide 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.

Additional information

Other specialist services

Your Lifestyle Assist dedicated contact is **not** a financial adviser and cannot provide you with any form of financial advice.

Your dedicated contact can arrange access to general advice or the following specialist services if you request them:

- personal financial advice
- property services
- tax planning, advice, return preparation and accounting services
- life insurance advice
- trust and estate management
- health and personal injury administration services
- estate planning, including general estate planning advice and establishment of trusts.

These services may be provided to you by a Perpetual Wealth Management Group entity or a referral partner and are an additional cost to you. Any terms and conditions applicable to these services will be provided to you at the time of receipt of the service.

Where personal financial advice is provided, you will receive a separate financial services guide and Statement of Advice (SoA) providing further information, including details of relevant fees and charges.

Where a trust or estate management service is provided, you will receive a separate financial services guide providing further information about our Traditional Trustee Company Services, including details of relevant fees and charges.

From time to time, we may engage your professional providers to assist us in providing services to you. If this is the case, we will be invoiced separately in an itemised format and the costs will be borne by us.

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.

Where applicable, we will generally accept instructions from one joint client only.

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 Lifestyle Assist 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.

When acting as trustee, executor, administrator, attorney or any other fiduciary capacity, we are required by law to act in the interests of the trust, estate or person for whom we act.

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 services, you should take one of the following steps:

1. Contact your Lifestyle Assist dedicated contact 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
   Lifestyle Assist
   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 (or 45 days for traditional trustee services). If we have not had a reasonable opportunity to respond to your complaint before the relevant 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