WISE INVESTMENTS DIRECT

CREATING A BETTER FUTURE, TODAY.

Financial Services Guide Issued 01/2026

Wise Investments Direct is a

Corporate Authorised Representative

of

Lifestyle Asset Management Pty Ltd,

Australian Financial Services Licence No. 288421

This Financial Services Guide is not complete without the Adviser Profile of the person providing advice, which must be read conjointly.

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THIS DOCUMENT IS A FINANCIAL SERVICES GUIDE (“FSG”).

This FSG contains information that we are legally obliged to provide, to give you a better understanding of Wise Investments Direct Pty Ltd (“WID”) to enable you to make an informed decision on whether to engage us to provide financial services to you.

This FSG contains important information about:

- The financial services that we provide
- General advice warnings
- Information you will be asked to supply
- Information you will receive
- Privacy
- How we and our associates are remunerated
- Dispute Resolution System
- Financial relationships with related entities

FINANCIAL SERVICES THAT WID PROVIDES

Under the Corporations Act financial product advice is classified as:

Personal Advice that takes into account your personal objectives, financial situation or needs, or General

Advice, that does not take your personal information into account.

WID provides General Advice as a Corporate Authorised Representative (“CAR”) of Lifestyle Asset Management Pty Ltd (“LAM”) under its Australian Financial Services Licence (“AFSL”) to provide general financial product advice to wholesale and retail clients on behalf of LAM or its Authorised Representatives.

WID does not provide personal advice that takes into account your personal details. If you request Personal Advice, WID will arrange that with a Financial Adviser licensed by LAM To understand what is in your best interests, a Financial Adviser is required to have a comprehensive picture of your personal and financial circumstances, goals and needs.

The services that WID provides include communicating with people interested in obtaining information about their investments, usually in superannuation, and personal insurances, to compare their current arrangements with alternatives.

After you consider information provided by WID, if you decide to request personal advice, WID will gather the detailed information a Financial Adviser needs in order to provide personal advice that is in the client’s best interests. WID provides that information to a Financial Adviser licensed by LAM to provide personal advice.

GENERAL ADVICE WARNINGS

When WID or its representatives provide information, it is required to give the following warnings:

To Retail Investors

The financial product information provided to you is general in nature and has been prepared without taking into account your personal objectives, financial situation or needs.

Therefore, before acting on the advice provided, you should consider the appropriateness of the advice, having regard to your personal objectives, financial situation and needs.

When the advice relates to acquisition of a particular financial product, if you are considering acquiring the product, you should obtain and read thoroughly any PDS or IM for that product before deciding whether to acquire it.

To Wholesale Investors

The information provided to you is intended for use only by Wholesale Investors and must not be made available to any Retail Investor

WID will treat you as a Retail Investor unless you provide an accountant’s certificate that you are a Wholesale Investor.

INFORMATION YOU WILL BE ASKED TO PROVIDE

Initially WID will request:

- information required under financial and Anti-Money Laundering and Counter Terrorist Funding (AML/CTF) legislation as evidence of identity, usually copies of licence, passport, perhaps supported by Medicare card or utility bills.
- sufficient personal information to ensure that any financial products about which we provide you with information have been designated by the product providers as suitable for your circumstances.

information about your current investments, superannuation and insurances to enable comparisons between your existing circumstances and relevant indices or industry standards.

If you decide to obtain Personal Advice, WID will ask you for comprehensive information and documentation about your assets, liabilities, family, financial goals, personal preferences and any other information needed to give a Financial Adviser a clear and documented view of your overall circumstances.

Financial Advisers are required to have comprehensive information about you to ensure that advice provided is in your best interests. This can include copies of documents and communications in emails or other online systems that we will give you information about when required.

INFORMATION THAT YOU WILL RECEIVE

Initially you will receive General Advice about options for you to consider to improve future outcomes.

If you request us to arrange Personal Advice, the Financial Adviser will provide recommendations in a Statement of Advice (“SoA”) with supporting information to enable you to make an informed decision about the appropriateness and suitability of that advice. Subsequent advice on actions recommended in an SoA may be provided in a Record of Advice (“RoA”)

PRIVACY

We are obligated by law to ensure the privacy and security of your personal information.

WID keeps records of your personal profile, including information supplied by you and third parties. If you request us to arrange Personal Advice we will record and provide to the adviser information relating to investment and insurance objectives, financial position and personal needs. Personal information supplied may be stored electronically.

All information, however obtained, will be handled in accordance with LAM Privacy Policy and Australian Privacy Principles administered by the Office of the Australian Information Commissioner (OAIC).

A copy of our Privacy Policy can be downloaded from our website or requested from your adviser or LAM’s Compliance Officer on 1300 226 271.

REMUNERATION AND BENEFITS

WID does not charge you for the General Advice it provides to you.

WID will only receive remuneration if you request Personal Advice and implement that advice. WID will then receive part of the initial advice fee for its services in gathering the personal information on which Personal Advice is based.

The SoA provided by the Financial Adviser will detail fees, commissions or benefits that relate to your specific matter. This will include the initial advice fee and the amount or percentage of that fee payable to WID.

An explanation of the fees and charges for products recommended in the SoA will be set out in the relevant PDS for each of those products.

DISPUTE RESOLUTION SYSTEM

WID is committed to providing a high level of client satisfaction and maintaining our reputation for honesty and integrity.

If you feel that we have fallen short of our commitment we would like you to:

- bring it to the attention of your adviser or WID.
- If you feel this is not adequately addressed by the adviser or WID, you can notify our licensee, LAM. LAM is committed to resolving any concern a client has quickly, fairly and in the strictest confidence. You can notify it to Lifestyle Asset Management
  - by phone to the Compliance Officer on 1300 226 271, or
  - by mail or email to the contact addresses below.
- If you are dissatisfied with the above options to resolve the dispute or query, LAM is a member of Australian Financial Complaints Authority (AFCA) and you have recourse free of charge to that organisation:
  - by phone on 1800 931 678
  - online at www.afca.org.au.
  - by mail to Australian Financial Complaints Authority, GPO Box 3, Melbourne Vic 3001
  - by email to info@afca.org.au

LAM has Professional Indemnity Insurance for compensation claims by clients against LAM and its representatives and advisers.

FINANCIAL RELATIONSHIPS

WID's authorisation is restricted to providing General Advice on behalf of LAM and its Authorised Representatives and the Financial Advisers that WID arranges to provide Personal Advice will be authorised by LAM.

CONTACT DETAILS

ADVICE AND SERVICES PROVIDED UNDER THE LICENCE OF Lifestyle Asset Management Pty Ltd (LAM) Australian Financial Services Licence 288421	
WID CONTACT DETAILS Wise Investments Direct Pty Ltd Authorised Representative Number: 1312115 ABN: 40 656 677 146 T: 07 5609 2798 E: info@Wiseinvestmentsdirect.com.au W: Wiseinvestmentsdirect.com.au	LAM CONTACT DETAILS Lifestyle Asset Management Pty Ltd ABN 58 113 067 968 Level 35 Tower One, 100 Barangaroo Ave, BARANGAROO NSW 2000 T: 1300 226 271 E: erm@lifestyleam.com.au W: www.lamfs.com.au