

Financial Services Guide

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Licensee:

WP Wealth Professionals Pty Ltd
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The Authorised Representatives act on behalf of WP Wealth Professionals who is responsible for the services that they provide.

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Purpose of this FSG

This FSG will help you decide whether to use our services. It contains information about the following:

- The services we offer and their cost
- Any conflicts of interest which may impact on the services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services

Our Services

We are authorised to provide personal advice, general advice and dealing services in the following areas:

- Retirement Income Planning
- Household Expense Management
- Superannuation (including SMSF investing)

- Portfolio Management
- Managed Investments
- Managed Accounts (including Separately Managed Accounts (SMAs))
- Model Portfolio Services
- Personal Risk Insurance
- Margin Lending

Managed Accounts (SMA)

A managed account (also known as a Separately Managed Account or SMA) is a structure where your portfolio is managed in line with a model portfolio by a professional investment manager. Transactions will generally occur without prior approval under the authority you provide at the time of implementation.

Not Independent

Because WP receives recurring trail commission from risk insurance policies that we previously arranged for clients, we cannot say our advice on these existing risk insurance policies is independent, impartial or unbiased.

Our Financial Advice Process

1. We learn about you

We recognize that each client's objectives and personal circumstances are as unique as their fingerprint, so our initial discussion is to learn what exactly you're aiming to achieve and any other queries you want answered.

2. We analyse your data

We analyse your information to determine what advice might be in your best interests and will ask further questions to better understand your circumstances.

3. We prepare a Benefit Analysis Report for you

If, after analysing your circumstances, we believe we can add value to your situation, we will prepare for you a Benefit Analysis Report that compares scenarios (i.e. we analyse the difference if you *"Maintain Your Current Arrangements"* versus *"Implement Our Advice Recommendations"*).

The cost for this service is \$550.00 and if you decide to proceed with our services, any amount you pay will be credited towards the final quoted fee.

4. We prepare advice recommendations for you

If you believe the estimated benefits of the advice outweigh the associated costs, you may choose to proceed with our offer of service.

We will then document our recommendations in a Statement of Advice (SoA), which clearly outlines the basis of our advice, the key risks involved, any potential conflicts of interest, the costs of implementing the advice, and any benefits we may receive.

Where we recommend a financial product, we will provide you with a Product Disclosure Statement (PDS), which contains important information to help you understand the product.

Where we recommend a managed account, you will receive the relevant Product Disclosure Statement (PDS) and Target Market Determination (TMD), which outline how the managed account operates, including risks, fees and features.

Managed accounts involve investment risk, including potential loss of capital, and reliance on the investment manager's decisions.

The Statement of Advice (SoA) is yours to take away, allowing you to review and consider our recommendations in your own time.

5. We implement the advice for you

We will only proceed with implementing our recommendations once we receive your instructions to do so. We will then liaise with you, relevant financial institutions, insurers, and other third parties as required.

Initial investment decisions are made with your consent. Once invested in a managed account, you provide standing authority for transactions to occur without prior approval for each trade.

This allows portfolios to be managed efficiently in line with the agreed investment model.

6. We offer advice reviews to you

We will offer reviews to keep your plan up to date for changes in your circumstances, in the law, in the economy and in the products.

If we provide further advice, it will be documented in a Record of Advice (RoA) which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

Ongoing Service

We almost always work with clients on an ongoing basis; therefore, you're welcome to contact us should any issues arise regarding the advice and products we've recommended.

For clients invested in managed accounts, your portfolio will be monitored and managed on an ongoing basis in accordance with the selected investment model. We will review suitability periodically as part of our ongoing advice service.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

How We Are Remunerated

Initial Advice Fee

Our initial advice fee includes meeting with you, the time we take to determine our advice and to prepare the SoA for you.

The fee rate is typically based on the scope and complexity of the advice to be provided and is always quoted to you in advance.

Implementation Fee

If you decide to proceed with our advice, it is usual to pay an implementation fee for the time and expertise required to put the plan place.

The fee rate is always quoted to you in advance.

Annual Service Fee

Our annual fees depend on the services that we provide to you. They may be an agreed fixed fee or calculated as a percentage of your account balance. They are paid

monthly. Our services and fees will be set out in an agreement with you.

Where you invest in managed accounts, additional costs may apply including:

- Investment management fees (model manager)
- Platform administration fees
- Transaction costs
These will be disclosed in your Statement of Advice and relevant Product Disclosure Statement.

Insurance Commissions

We receive a one-off upfront commission when you take out an insurance policy that we have recommended. We also receive a monthly commission payment for as long as you continue to hold the policy. The commission will vary depending on the recommended product and will be documented in the SoA or RoA.

Conflicts of Interest

Where we recommend managed accounts, we may have relationships with platform providers or investment managers. These relationships may influence the products we include on our Approved Product List. We manage these conflicts through our compliance framework.

Other Benefits

We may receive other benefits from product providers, such as training, food, beverage and entertainment.

Details of any benefits received above \$100 will be maintained on a register available to you on request.

Adviser Remuneration

Maxwell Reinhardt is the practice owner and is remunerated through its profits.

Steve Matulich is an employee of the practice and is paid a salary. In addition, he may receive a bonus based on achieving his performance metrics.

Making a Complaint

We endeavour to provide you with the best advice and service at all times. If unsatisfied with our services, we encourage you to contact us. Please call us, send us an email or put your complaint in writing to our office.

If unsatisfied with our response, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

You can contact AFCA at 1800 931 678 or via their website www.afca.org.au. AFCA provides fair and independent financial services complaint resolution, free to consumers.

WP Wealth Professionals holds Professional Indemnity insurance which satisfies the requirements for compensation arrangements under section 912B of the Corporations Act. It covers the financial services provided by current and past representatives.

Your Privacy

We are committed to protecting your privacy. Our Privacy Policy 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 when you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website.