NATIONAL PLANNING PARTNERS

ACTON WEALTH
ACT ON YOUR FUTURE

Financial Services Guide

Dated 21 October 2026 V13.2

ActOn Wealth Pty Ltd

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Australia

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National Planning Partners Pty Ltd

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1- About this Financial Services Guide

This Financial Services Guide ("FSG") is designed to assist you in deciding whether to use any of the financial services offered by National Planning Partners Pty Ltd (ACN 620 741 326) (**"we, our, us or National Planning Partners").**

This FSG is designed to provide you with general information about National Planning Partners' services and includes the following:

- Who we are and how you can contact us;
- The financial services we are authorised to provide to you;
- The cost of our services and how we are remunerated;
- The disclosure documents and statements you will receive;
- How we deal with your personal information; and
- Our internal and external dispute resolution processes.

This FSG was prepared on 21 October 2026 and replaces all previous versions.

Please contact us directly if you would like further information on this FSG or on any of our services.

2 - How to Contact National Planning Partners

This FSG is designed to provide you with general information about National Planning Partners' services and includes the following:

You can contact and find out more about us in the following ways:

By Mail	14/20 Commercial Road Melbourne VIC 3004
Telephone	1300 002 375
Email	contactus@nationalplanningpartners.com.au
Website	www.nationalplanningpartners.com.au

3 - About your Adviser and National Planning Partners, and Financial Services we Offer

Your adviser will provide you with financial services.

National Planning Partners holds Australian Financial Services Licence ("AFSL") Number 503734 issued by the Australian Securities and Investments Commission ("ASIC") and has authorised the creation of this Financial Services Guide.

Your adviser and National Planning Partners are authorised to provide the following services to retail and wholesale clients:

- Provide financial product advice and dealing services in relation to:
    - deposit and payment products limited to:
- basic deposit products; and
- deposit products other than basic deposit products;
    - debentures, stocks or bonds issued or proposed to be issued by a government;
    - life products including
        - investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
    - life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
    - interests in managed investment schemes including investor directed portfolio services;

- retirement savings accounts products (within the meaning of the Retirement Savings Account Act 1997);
- securities; and
- superannuation.

The Corporations Act 2001 defines various financial products and regulates the way in which clients can be advised about those products. National Planning Partners has a list of approved financial products. Please contact us on the details above if you would like a copy of our Approved Product List.

National Planning Partners is responsible for all financial services offered to you.

4 - Using our Services

If you wish to utilise our services, you may contact your adviser by telephone or email, or via any other method as may be mutually agreed.

Getting Started

To get started, your adviser will conduct an initial meeting with you. During this meeting, you must complete a Fact Find. The Fact Find requires you to provide an extensive amount of personal information, please take the time to collate all the information requested.

If possible, we request you bring a copy of certain documents to the initial meeting. The documents required will be confirmed by your adviser prior to the initial meeting.

Please provide your adviser with all other information that you feel is relevant to your circumstances.

Your adviser aims to provide advice that suits your circumstances and is generally appropriate and relevant to you. To do this we must first understand your financial profile.

Delivery of Advice

After the initial meeting, we will prepare a Statement of Advice ("SOA"). The SOA will be in writing and will be delivered to you either via email, in person or via post, as requested by you. Your SOA contains the information needed to understand our advice and the basis on which it is made. The SOA will include information about:

- the specific advice;
- the reasons for the specific advice;
- any fees or commissions;
- any associations or relationships that may influence the advice;
- the implementation plan; and
- any other relevant matters.

Record of Advice

Once you have been provided with a SOA, further advice may be provided to you in a Record of Advice ("**ROA**"). ROAs are issued when there has been no change in your personal circumstances or the basis of the advice set out in the SOA.

Retention of SOA and ROA

We retain all SOAs and ROAs for at least seven years and you may request a copy of the SOA or ROA at any time within that period. This request may be verbal or in writing.

Implementation and Review of Advice

The SOA will contain instructions on how the advice should be implemented. Your adviser will work with you to ensure that the advice is properly implemented.

Financial plans should be reviewed on at least an annual basis, if not more regularly. You should contact your adviser immediately if your circumstances change in any way, or if you believe for any reason the advice is not appropriate to you.

Time Limits and Responsibility for Implementing our Advice

You should not act on any recommendation after thirty (30) days of the date of the SOA without your

adviser's written confirmation that our recommendations are still suited to you.

No responsibility will be taken for any advice acted on after thirty (30) days without your adviser's separate written confirmation that the advice is still suited to you.

We will not be responsible for any losses connected to our advice if it is not implemented by us, if you do not engage us as your adviser or if you cease to engage us as your adviser.

5 - Other Documents you May Receive

If your adviser recommends or refers you a particular financial product, platform, wrap account or managed fund you may also receive a Product Disclosure Statement ("PDS") prepared by the product issuer, which contains information about the particular product, including any relevant terms, significant risks and details of other fees and charges that may apply. This document will be provided to assist you in making an informed decision about that product.

Your adviser will also provide other documents as needed. These documents may include educational material, client agreements or other offer documents.

6 - Our Fees and Charges

National Planning Partners receives all fees, including commissions, in its capacity as a trustee of a bare trust for ActOn Wealth Pty Ltd and your adviser, and passes these fees on to ActOn Wealth Pty Ltd as soon as practical after receipt and is not beneficially entitled to any of these fees. ActOn Wealth Pty Ltd, as the employer of your adviser, pays a fee to National Planning Partners for its licensee services.

Advice Fees

ActOn Wealth Pty Ltd, on behalf of your adviser, will charge a fee for service for providing financial advice to you. In certain circumstances, Implementation Fees may also be charged depending on the strategy being implemented. A fee relating to the percentage of funds under advice may also be charged.

We will explain all fees payable by you prior to any advice or product being recommended to you and an invoice will be provided to you. You can request further particulars of remuneration, fees and commissions we receive by using the contact details provided in section 2.

Typical Fee Charged (Excluding GST)	
Strategy Paper (no advice)	$1,000-$2,400
Initial Advice Fee	$3,200-$15,000
Implementation Fee	$1,200-$4,000
Ongoing Advice Fee	$3,600-$15,000p.a.

There may be times where the fees charged fall outside of these ranges; all fees and commissions are disclosed fully in our initial advice and service agreements. Any changes to these fees and commissions are disclosed to you at the time of any further advice.

National Planning Partners will commit to implementing the financial advice recommendations in your Statement of Advice whereby you also agree to move forward with ongoing service. There is no obligation to proceed with implementation and ongoing service through National Planning Partners should you wish to implement your Statement of Advice recommendations personally.

Insurance Commissions

Initial and ongoing commissions from life insurance providers may be received by ActOn Wealth Pty Ltd, as the employer of your adviser. These fees are paid to ActOn Wealth Pty Ltd by the life insurance issuer of the life insurance product your adviser recommends to you and are included in what you pay for the life insurance product. The commissions vary and are dependent on the life insurance policy cost.

The initial commission of up to 60% (excl. GST) of your annual policy cost is paid in the first year by the life insurance product issuer to ActOn Wealth Pty Ltd. Ongoing commissions of up to 20% (excl. GST) on your annual policy cost are payments made by the life insurance product issuer to ActOn Wealth Pty Ltd in the years after the first year.

If you initiate an increase to your cover, ActOn Wealth Pty Ltd may receive initial and ongoing commissions on the annual increase to your life insurance policy cost. The ongoing commission on a client-initiated increase is only paid in respect of the period that starts from the first anniversary of the increase.

If the initial commission is equal to the ongoing commissions (as a percentage of your life insurance policy cost), ActOn Wealth Pty Ltd may receive up to 38.5% (excl. GST) of your annual policy cost.

7 - Associations and Relationships which may Affect our Advice

We have associations with a wide range of Financial Product issuers and Service Provide. From time to time, we may refer you to other professional service providers, and we may refer you to related entities.

The following are related parties:

- ActOn Lending Pty Ltd (ABN 52 619 492 956) Australian Credit Licence 384704
- ActOn Property Australia Pty Ltd (ABN 48 619 492 938)
- ActOn Tax Advisory Pty Ltd (ABN 38 681 043 023)

You are under no obligation to use the services of any of these related entities. ActOn Wealth Pty Ltd is not responsible for advice, services or information provided to you by any of these related entities and in all cases where an advice document is produced, referral fee amounts will be disclosed.

8 - Non-Independent Statement

National Planning Partners Pty. Ltd. Do not claim to be independent under the Corporations Act definition as we may receive commissions from life insurance products, we provide advice on and place on behalf of clients, from time to time. We do not feel that this impacts on the advice provided to clients, as all insurance companies have the same commission caps.

9 - Making a Complaint

National Planning Partners have an internal dispute resolution process in place to resolve any complaints or concerns you may have. Any complaints or concerns should be made in writing and directed to our Complaints Officer on the details below:

Complaints Officer

National Planning Partners Pty Ltd

By Mail	14/20 Commercial Road Melbourne VIC 3004
Telephone	1300 002 375
Email	contactus@nationalplanningpartners.com.au

If your complaint cannot be resolved to your satisfaction after this process, you have the right to lodge a complaint with the Australian Financial Complaints Authority ("AFCA") on 1800 931 678. AFCA is an approved external dispute resolution scheme of which National Planning Partners is a member.

You may also contact the Australian Securities and Investments Commission ("ASIC") info line on 1300 300 630.

10 - Compensation Arrangements

National Planning Partners have professional indemnity insurance in place that complies with section 912B of the Corporations Act and ASIC Regulatory Guide 126. In particular our professional indemnity insurance, subject to its terms and conditions, provides indemnity for National Planning Partners and our representatives and employees in respect of our authorisations and obligations under our AFSL.

11 - Our Privacy Policy

We understand that privacy is important to you. National Planning Partners is committed to protecting your privacy and the confidentiality of your personal information with the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs). This Privacy Statement outlines how we collect, use, disclose, and protect your personal information when providing personal financial advice and services to you as a client.

Collection of Personal Information

We collect personal information that is necessary to provide you with tailored financial advice and services. This may include:

- Your name, contact details, date of birth, and identification documents
- Financial details such as income, expenses, assets, and liabilities
- Employment and occupation information
- Health information (if relevant to insurance advice)
- Your goals, risk tolerance, and investment preferences
- Verification of your identity to ensure compliance with the AML/CTF laws, such as citing and certifying a copy of your Driver's License, passport or other primary identification
- Tax File Numbers (we will require you to separately authorise our collection and use of this).

We usually collect this information directly from you, using a combination of meetings and questionnaire, or through our website. But we may also collect it from other sources where you have given us authority to do so (e.g., accountants, superannuation funds, insurers, or other third parties). If you give us information about another person, such as your partner, please let them know you have done so.

We do not utilise any standard personal identification reference numbers (such as tax file numbers) as identifiers.

Use and Disclosure of Personal Information

Your personal information is used to:

- Provide you with personal financial advice and related services
- Prepare Statements of Advice and implement recommendations
- Manage ongoing client relationships and review advice
- Comply with legal and regulatory obligations
- Respond to your enquiries, including those made through our website, and understand which of our marketing activities led you to contact us
- Send you our newsletter and updates where you have agreed to receive them. You can unsubscribe at any time using the link in any email, or by contacting us.

We may disclose your information to:

- Product providers (e.g., superannuation or investment platforms)
- External compliance, legal, or audit professionals
- Government and regulatory authorities (e.g., ASIC, AUSTRAC)
- IT service providers who help manage our systems and data securely
- Our overseas administrative team based in Philippines who support client administration
- Third-party technology providers, including artificial intelligence tools and email and marketing platforms, which may process and store your information on servers located overseas, including in the United States

Where your information is shared with a third party outside Australia, we will take reasonable steps to satisfy ourselves the third party has arrangements to comply with the Australian Privacy Principles.

We do **not** sell your personal information to third parties.

Security

We take reasonable steps to protect your personal information from misuse, interference, loss, and unauthorised access or disclosure. This includes physical, electronic, and procedural safeguards.

Your information may be stored securely in both electronic and hard copy formats. Where information is stored electronically, we use secure cloud storage solutions located in Australia or overseas, with appropriate contractual and legal safeguards.

Access to your Personal Information

You can request us to provide you with access to personal information we hold about you. We may allow you to inspect your personal information in person or provide you with copies or a summary of relevant documents, depending on what we consider most appropriate in the circumstances. Any charge we make for providing access will be reasonable. You can also ask us to correct information that is inaccurate, out of date or incomplete, or to delete information we no longer need, subject to our record-keeping obligations.

Please note that we need not provide access to personal information if the request is frivolous, or where to provide access would pose a threat to health or public safety, unreasonable interference with another person's privacy, or give rise to a breach of the law. If we refuse access, we will provide you with reasons for doing so.

Identifiers (Tax File Numbers)

In some circumstances we are required to collect government identifiers, for example your tax file number. We will not use or disclose this information other than when required to do so by law or when consented to by you.

Sensitive Information

Without your consent for instance where information is provided by you for insurance or risk purposes, we will not collect sensitive information about you. Exceptions to this include where the information is required by law, or for the establishment exercise or defence of a legal claim. Where you provide sensitive information, such as health information for insurance purposes, you consent to us collecting and using it for your advice, including processing it using AI tools that may store and process it overseas, including in the United States, under a data processing agreement and contractual protections.

Links to other Websites

We provide links to other websites. These linked sites are not under our control, and we cannot accept responsibility for the conduct of companies linked to our website. Before disclosing your personal information on any other website, we advise you to examine the terms and conditions of using that website and its privacy statement.

AI & Technology Consent

To enhance our financial advice process, we may use secure and compliant technologies—including artificial intelligence (AI), automation tools, and meeting recording software—to assist in our engagement with you.

Use of AI and Digital Tools

We may use digital tools and AI- powered software to assist with:

- Transcribing meetings (audio/ video);
- Summarising key points from our conversations;
- Pre-populating documentation;
- Modelling financial scenarios based on your circumstances.

All technology used is reviewed for compliance with our obligations under the *ASIC Act 2001 (Cth) and Corporations Act 2001 (Cth)* to act efficiently, honestly, and fairly.

A licensed adviser reviews and remains responsible for all advice provided to you; these tools do not make decisions about you. By providing your personal and sensitive information, you consent to us using and disclosing it as described in this section, including disclosing sensitive information to an overseas recipient in the United States.

Meeting Recordings

Where appropriate, and with your consent, meetings may be recorded for the purpose of:

- Accurate documentation of discussions;
- Compliance with regulatory requirements;
- Internal quality assurance and training purposes.

Recordings are securely stored, and access is restricted to authorised personnel only. Any recording is undertaken in accordance with the *Surveillance Devices Act 1999 (Vic*), which requires informed consent from all parties involved.

Privacy and Security

All personal information captured or processed through the use of AI or other technologies is managed in accordance with:

- *The Privacy Act 1988 (Cth);*
- The Australian Privacy Principles (APPs); and
- Our internal privacy, data handling and cybersecurity policies.

Some of the technology providers we use, including our AI tools, process and store information on servers located overseas, including in the United States. This may include your personal information and, where relevant to your advice, your sensitive information such as health information provided for insurance purposes. Before information is disclosed to an overseas recipient, we take reasonable steps to ensure it is handled consistently with the Australian Privacy Principles, including under a data processing agreement and contractual protections with the provider. The record of your advice is kept separately on your client file in line with our record-keeping obligations.

Your Rights and Options

Your consent to the use of these technologies is voluntary. If you do not wish for AI or digital tools to be used as a part of your engagement with us, you may:

- Decline specific uses (e.g., meeting recordings);
- Request alternative, manual service options;

Please speak with your adviser if you wish to opt out or have concerns.

Legal Framework Compliance

The use of AI, recording technologies, and data handling practices described in this document are carried out in compliance with the following legislation:

- Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs)
- Surveillance Devices Act 1999 (Vic)
- ASIC Act 2001 (Cth)
- Corporations Act 2001 (Cth)

For more information, please refer to our Privacy Policy or contact your ActOn Wealth adviser directly.

Contacting us and Privacy Issues

You can obtain further information on request about the way in which we manage the personal information that we hold, or you can raise any privacy issues with us by contacting us on 1300022 866.

If you wish to complain about any breach or potential breach of the privacy policy or the Australian Privacy Principles, you should contact the Complaints Manager at National Planning Partners. You may also contact the Office of the Australian Information Commissioner who may investigate your concern further.

Further Privacy Information

For more information about privacy issues in Australia and protecting your privacy, visit the Office of the Australian Information Commissioner's website www.oaic.gov.au

Digital Signature Consent

We may seek your authorisation and/or consent via digital signatures, which may include but not be limited to; email, digital signature email technology, secure portal and document storage services.

If you wish to withdraw your consent to use any of these technologies, please contact us at contactus@actonwealth.com.au with the specifics of your request.

Blyth Staley

MANAGING PARTNER

Authorised Representative No. 1270402

Starting out in financial services in 2009 after graduating from Monash University and spending time travelling, Blyth immediately gravitated toward the advice path. Sitting down and gaining a better understanding of someone on a personal level is what he loves to do.

Having worked in financial services now for over a decade, what Blyth values the most is his long- term client relationships. "Being able to connect with someone and understand their financial situation is much more than just understanding the numbers".

Blyth is a long- suffering Melbourne Demons supporter and avid Joe Rogan l listener. His spare time is spent at the archery range or running trails with his beloved dog Roy.

"As a first time / nervous investor trying to plan for retirement our experience with Act On Wealth has been amazing and given us peace of mind. Blyth and the team have walked us through each step guiding and supporting. Their professionalism and service is first class, I cannot speak more highly of them."

Trish

Thomas Daykin

SENIOR FINANCIAL ADVISER

Authorised Representative No. 1274809

With a heavy focus on goals-based strategy, Tom's aim is to develop long-lasting relationships with his clients that not only addresses their finances, but also their lifestyle goals.

His approach to financial planning is holistic, ensuring that all of his client's needs are met and that all areas of their finances are working together. This commitment has resulted in Tom previously being recognised at the AFA industry awards event of 2018.

Tom's holistic approach extends into his personal life where he can be found watching and following about as much sport as he possibly can. From a typical Melbourne-based AFL fanatic to the obscurity of once captaining the Australian Junior Curling Team, he'll seemingly try it all.

"Thomas has been my Financial Advisor for a number of years. He has provided exceptional advice, guidance, support and customer service throughout each l ife phase. I am very grateful to collaborate with a financial Adviser that continues to assist me in achieving my goals, future plans and has my best financial interests in mind. Highly recommended."

Lara

Matthew Jacobson

SENIOR FINANCIAL ADVISER

Authorised Representative No. 455757

Matt has been working in Financial Services since 2010, starting out in Asset & Equipment Finance after completing a Bachelor of Commerce. From here he moved into Financial Planning and really found his passion.

Matt puts a big emphasis on education and loves furthering his knowledge and skills, having completed a Cert IV and Diploma of Finance and Mortgage Broking, and most recently a Masters in Financial Planning.

While being very strategy focused, what Matt enjoys most is creating close relationships with his clients and being there through the different stages of their financial journeys.

When he' s not in the office, you' l l probably find Matt at the cinema, catching up with mates, or at the gym enjoying his hobby of Muay Thai Kick Boxing.

"Matthew has been our financial advisor for a few years now and we are extremely happy with the service he has provided us. Would highly recommend to others. Well done Matt, we are happy knowing when we retire that we have been guided in the right direction to be able to do it comfortably."

Renate Q.

Jesse Jacobson

FINANCIAL ADVISER

Authorised Representative No. 1263078

Since moving from Perth, Jesse has quickly found himself to be an important member of the ActOn Wealth team. Holding a Bachelor of Commerce with a major in Financial Planning and having started his financial planning in 2017, Jesse has extensive expertise in investments, insurance, and a range of technical strategies.

Jesse loves empowering clients with advice that is highly personalised, whether it's managing investments, planning for retirement, or navigating complex financial strategies. His holistic approach ensures his clients always feel supported and confident in their financial decisions.

Outside of the office, Jesse loves staying active and socialising with friends and is always seeking new ways to challenge himself and expand his knowledge.

"Jesse and the employees of ACT on Wealth have gone above and beyond in their efforts to support me through a very difficult time. I believe I can trust them to keep my best interests in the forefront of all of their decisions. This means everything when you are experiencing a very unpredictable future and have limited experience with maintaining a healthy financial status."

Cherie McMahon

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Act On Your Future

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