Financial Services Guide

About this guide

Before seeking our advice, you may have questions about us and how we can help you. To enable you to get to know us, and decide whether to use our services, we have prepared this Financial Services Guide (FSG) to explain:

- who we are
- matters we can help you with
- how we are paid
- privacy
- if you have a complaint
- other matters you might want to know
- our relationships.

Throughout this FSG, Ulton Wealth Services Pty Ltd is referred to as "we", "us", "our" or any variations. The term "adviser" refers to Ulton Wealth Services' Authorised Representatives.

Who we are and how we help

About us

Ulton has a long and proud tradition of providing accounting services since 1926 and financial planning services since 1986. Since then, we have strived to constantly improve the services and strategies offered by our Wealth Management team. In 2001, we were among the first Australian financial planning firms to adopt a "fee for service" approach. We also specialise in niche areas of financial planning including Self-Managed Super Fund strategies and estate planning, often working closely with other professionals.

In 2017, Ulton Wealth Services Pty Ltd became licenced by the Australian Securities and Investments Commission as an Australian Financial Services Licensee (AFSL 497721). From 1 October 2017, Ulton Wealth Management Pty Ltd became a Corporate Authorised Representative of Ulton Wealth Services Pty Ltd (CARN 460875).

Ulton Wealth Services Pty Ltd and Ulton Wealth Management Pty Ltd are part of the Ulton Group, ultimately owned by all ten Partners of Ulton, and not by a bank, product provider or insurance company. The Partners are committed to forging strong relationships with clients who seek the best in the business. We make a commitment to deliver exceptional client service, and to provide valuable and innovative solutions that will empower your decision making. We recognise that every client is unique. We tailor our services and advice to exceed your expectations. It's our consideration of how you do business and the flexibility in our service delivery style that makes us the perfect partner for you.

Daryl Corpe, Mark McLean, Kylie Wright and Jes Wilkinson are directors of both Ulton Wealth Services Pty Ltd and Ulton Wealth Management Pty Ltd. Daryl and Mark are Chartered Accountants and have been Partners of Ulton since 1986 and 1998 respectively. They are Ulton's Senior Partners, leading the Partner group. Kylie is a CERTIFIED FINANCIAL PLANNER® who has been an Ulton Partner since 2006. Jes has been an Ulton Partner since 2026.

This FSG is given to you by your adviser with the authority of Ulton Wealth Services Pty Ltd. When a member of our team provides financial services to you, they will be acting for you on behalf of Ulton Wealth Services Pty Ltd.

Our approach

We work with clients through an ongoing advice relationship rather than one-off or transactional advice. The work that we do, particularly in complex situations, is not a single decision, but a series of interrelated decisions over time. This means our clients have ongoing support and priority access whenever something changes, or advice is required.

From our perspective, it ensures we've allocated the time and resources required to manage our clients across the year. It also allows us to be proactive—identifying issues and opportunities early, rather than just reacting to individual events. For that reason, we don't take on one-off engagements, as we've found clients receive significantly better outcomes through an ongoing relationship.

An ongoing relationship (rather than a transactional one), means you're not being billed every time you call or email; we don't want you hesitating to reach out. The fee covers the work across the year and ensures you have access to us when things come up. In our experience, that's what leads to the best outcomes, particularly in more complex situations.

Lack of independence

Ulton Wealth Services Pty Ltd is not independent, impartial or unbiased because we receive commissions for the advice that we provide on life risk insurance products. It should be noted that:

- We have an open Approved Product List for insurance, which includes all life insurance providers in Australia;
- The amount of commission received is disclosed when we provide you with advice; and
- The amount of commission received is in accordance with the *Corporations Act 2001* which sets commission caps for ongoing and trailing commission payments, and is the same for all insurers.

Ultimately, it's about making sure nothing falls through the cracks and that every decision is made in the context of your broader position. Importantly it is about making sure there's the right fit on both sides. If you're looking for an ongoing relationship where we're involved in helping manage everything over time, then we're very well suited. If it's more of a one-off piece of advice, there may be other firms that are better structured for that type of engagement.

Our mission

At Ulton Wealth Management, our goal is to help you make informed financial decisions with confidence. We take the time to understand your circumstances, what matters most to you and what you want to achieve, so we can provide advice that is tailored to your needs and stage of life.

Whether you are building wealth, preparing for retirement or enjoying retirement, strategy underpins everything we do. We work with you to develop practical solutions that align with your goals and help you achieve your desired lifestyle and financial outcomes.

We believe advice is most effective when it is supported by open, honest and ongoing communication. We take the time to explain your options and the strategies we recommend, helping you understand the decisions that shape your financial future.

Our focus is on building long-term relationships and helping you achieve success by partnering with you throughout every stage of life.

At Ulton, you tell your story once.

Your dedicated Adviser and Client Services Officers take the time to understand your circumstances and objectives. They coordinate the support of our broader team, so you benefit from specialist expertise without having to repeatedly explain your situation. Our team-based approach provides continuity, accessibility and accountability.

How we can help

We are licensed to provide financial product advice and may deal in the following financial products:

- estate planning
- superannuation funds and self-managed superannuation funds
- retirement planning
- risk insurance (personal and business)
- securities
- investment products
- managed funds
- margin lending
- aged care advice
- social security advice
- tax (financial) advice
- basic deposit products
- debentures, stocks and bonds.

We maintain an open Product List for Risk Products and an Approved Product List (APL) for investments, super and platforms, and our advisers recommend products from our APL. There may be instances where we need to consider products that are not on our APL, and in these cases, our Investment Committee will determine whether this is suitable.

Your commitment

To assist us to provide the best service, we ask that you actively participate throughout the financial planning process and respond to our requests in a timely manner.

How we are paid

Initial fees

The cost of providing a financial advice service to you, including initial consultation, strategy development, product considerations and a Statement of Advice (SoA) including implementation of that advice, will depend upon the nature and complexity of the advice and/or service provided. We operate on a fee for service basis. Where possible, prior to preparing any advice or providing financial services to you, we will discuss and agree upon all forms of remuneration.

When you first engage with us, we charge an initial fee for the work required to understand your circumstances, identify what you want to achieve, develop your strategy and provide our initial advice and recommendations. The initial fee starts from $7,700 (including GST), with the final fee based on the complexity of your circumstances and the advice and services required.

Ongoing fees

Following the initial advice process, we will agree an ongoing service fee with you based on your circumstances, the complexity of your affairs and the level of service required. Our ongoing fee for the advice and management of your financial affairs, known as an Ongoing Service Agreement (OSA) starts from $7,700 per year.

The annual OSA fee can be paid monthly or as otherwise agreed with you. The OSA is renegotiated every 12 months to reflect your circumstances and the service required.

Any fee for service must be paid within fourteen (14) days of the date of the tax invoice issued to you. Full details of all fees and/or commissions for initial and ongoing advice will be outlined in our Terms of Engagement and subsequent advice documents that we will provide to you.

Further details about fees, commissions and/or other benefits your adviser receives in recommending investments will be available to you when recommendations are made in the SoA or Record of Advice (RoA).

Commissions

We do not receive commission on investment products. We offer you Risk Insurance services and products on either a fee for service or commission basis at your discretion. An example of commission paid on a risk insurance policy is: on a $1,000 annual insurance premium with an upfront commission of 66%, Ulton Wealth Management will receive a commission of $660 initially and 22% or $220 per annum ongoing. All Insurers pay the same percentage commission rate on an upfront and ongoing basis.

Commission is not paid where insurance is placed as a group risk policy inside superannuation or where the policy is for the benefit of the member of a default fund.

Adviser remuneration and benefits

Our advisers are remunerated by salary and may also receive profit distributions or other employment benefits associated with their role within the Ulton Group. These arrangements do not depend on recommending any particular financial product.

Documents you may receive

When we provide you with personal financial advice, you may receive one or more of the following documents:

- Terms of Engagement
- Statement of Advice (SoA)
- Record of Advice (RoA)
- Product Disclosure Statement (PDS).

We provide you with a SoA whenever we provide you with any advice which takes into account your objectives, financial situation and/or needs. The SoA will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice. If we give you further advice, a RoA may be provided to you instead of a SoA.

In the event we make a recommendation to acquire a particular financial product (other than securities) or offer/arrange the issue of a financial product, we must also provide you with a PDS, containing information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

Privacy

We will need to find out your individual objectives, financial situation and needs before we recommend any strategy or financial product to you. You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information. If you decline to provide some information we may also be unable to act for you. You should read the warnings carefully.

We may accept your instructions by phone, letter or email. In some instances, our wealth managers can only accept written instructions from you and will let you know when this is the case. We are required to maintain a physical or electronic record of your personal information, which includes details of your relevant personal and financial circumstances.

At your request, we can provide you with a copy of your personal information and advice documents. Please note that a fee for this service may apply. We respect your privacy and confidentiality and are committed to adhering to the Ulton Privacy Policy principles to ensure the privacy and security of your personal information. A copy of our Privacy Policy can be located on our website at **www.ulton.net/privacy-policy**.Contact us if you need more information.

Reporting your concerns

We are committed to providing quality advice to you. This commitment extends to providing accessible complaint resolution mechanisms for you.

If you have a complaint about any financial service provided to you by your adviser, you should contact:

Complaints Manager
Ulton Wealth Services
PO Box 1000, Bundaberg Qld 4670
T (07) 4154 0426
E wealthservices@ulton.net

We will acknowledge receipt of your complaint within 24 hours (or one business day) of receiving it, or as soon as practicable. We will then investigate the complaint and respond to you no later than 30 calendar days after receiving the complaint. If after 30 days we cannot reach a satisfactory resolution to your complaint, we are a member of the Australian Financial Complaints Authority Limited and you can raise your concerns with them through the contact details provided:

Australian Financial Complaints Authority Limited
GPO Box 3, Melbourne VIC 3001
T 1800 931 678
E info@afca.org.au

Other matters

Professional indemnity

We hold professional indemnity insurance cover for the activities conducted under our AFS licence which we believe satisfies the requirements of s.912B of the *Corporations Act 2001* for compensation arrangements. The insurance will cover claims in relation to the conduct of both the corporate authorised representative and the sub authorised representatives, and also employees who no longer work for the Licensee (but who did at the time of the relevant conduct).

Other benefits

Our advisers may receive non-monetary benefits, such as professional development, training and conference attendance. These benefits are not dependent on recommending any particular financial product or provider. Any reportable non-monetary benefits received will be recorded in our Soft Dollar Benefits Register. You may request a copy of this register at any time

Our relationships

Neither your Adviser nor the Licensee has any association or relationship with the issuers of financial products that might reasonably be expected to influence the financial services provided to you.

Ulton Wealth Services Pty Ltd and Ulton Wealth Management Pty Ltd are part of the Ulton Group. If you require equity advice, we may refer you to Morgans Bundaberg, which is owned by Ulton. However, you are under no obligation to use Morgans Bundaberg and may choose an alternative stockbroker if you prefer.

If we refer you to Morgans Bundaberg or any other professional adviser, we do not give or receive referral fees, commissions or other referral benefits. Recommendations are made based on your objectives, financial situation and needs, and are not influenced by any referral arrangement.

Our team of Advisers



Kylie Wright*

Kylie is a Partner of Ulton and head of our firm's Wealth Management division. She has worked in the financial services industry since 1996 and has been authorised as an Adviser since 1999.

Kylie is passionate about helping clients solve their problems and overcome the obstacles to achieve their success. She partners with clients over the long term to deliver certainty in their financial lives.

Kylie splits her time between Bundaberg and Brisbane and regularly travels to the Fraser Coast, Sunshine Coast, Western Queensland and elsewhere within Australia to see clients.

Qualifications

- Master of Financial Planning
- SMSF Specialist Adviser™
- CERTIFIED FINANCIAL PLANNER®
- Certificate of Margin Lending
- Certificate of ASX Securities
- Certificate IV Finance and Mortgage Broking

Memberships

- Specialist, SMSF Professional Association of Australia Ltd
- Affiliate, Chartered Accountants Australia and New Zealand
- CFP®, Financial Advice Association Australia (FAAA).

T (07) 4154 0427
M 0409 510 554
E kwright@ulton.net



Jessica Wilkinson*

Jessica (Jes) is a Partner at Ulton and has been providing financial advice since 2012, following the start of her career in the financial services industry in 2006. She completed her Master of Financial Planning in 2019.

Jes takes a holistic approach to financial advice, partnering with clients to help them make informed financial decisions and achieve their goals. Compassionate and relationship-focused, she builds strong relationships with her clients and is passionate about helping them and their families feel confident and financially protected.

Based in Ulton's Bundaberg office, Jes regularly travels to the Fraser Coast, Sunshine Coast and Gladstone to meet with clients.

Qualifications

- Master of Financial Planning
- SMSF Specialist Adviser™
- Certificate of ASX Securities
- Certificate IV in Financial Services (Finance/Mortgage Broking)
- Diploma of Business

Memberships

- Specialist, SMSF Professional Association of Australia Ltd
- Affiliate, Chartered Accountants Australia and New Zealand
- Practitioner, Financial Advice Association Australia (FAAA).

T (07) 4154 0424
M 0437 791 434
E jwilkinson@ulton.net



Gemma O'Shanesy*

Gemma joined Ulton Wealth Management in 2004, and became an Authorised Representative in 2006. She is responsible for managing the Wealth Management division at Ulton. Gemma is also the Compliance Manager and Complaints Manager for Ulton Wealth Services.

Gemma's responsibilities include:

- Drafting policies and processes and ensuring compliance
- Workflow management
- Review of strategies, documents and SMSF financials
- Compliance management
- Project work.

Qualifications

- Advanced Diploma of Financial Services (Financial Planning)
- Certificate of Self-Managed Superannuation Funds
- Bachelor of Business in Accounting

Memberships

- Affiliate, Financial Advice Association Australia (FAAA).

T (07) 4154 0426
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Liability limited by a scheme approved under Professional Standards Legislation. This limitation of liability does not apply in respect of the provision of financial services provided as an authorised representative of Ulton Wealth Services Pty Ltd (AFSL 497721).

All wealth management services are provided by Ulton Wealth Management Pty Ltd Corporate Authorised Representative No 460875 of Ulton Wealth Services Pty Ltd AFSL NO.: 497721 | ABN: 86 614 308 628 | www.ulton.net | Ulton Wealth Management Pty Ltd ABN 73 168 815 450 | *Kylie Wright (245052), *Jessica Wilkinson (378670) and *Gemma O'Shanesy (304440) are Sub Authorised Representatives of Ulton Wealth Management Pty Ltd

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