Financial Services Guide

Provided by

Planrite Pty Ltd as trustee for Investrite Unit Trust trading as Planrite Advice Group ABN 38 727 290 950 Authorised Representative No. 408473 (**Planrite Advice Group**)

Penelope Jayne Manserra Authorised Representative No. 264949 (**Penelope**)

Richard James Goudie Authorised Representative No. 264938 (**Richard**)

Dean Jason Winfield Authorised Representative No. 264965 (**Dean**)

Alisha Jane Cameron Authorised Representative No. 338142 (**Alisha**)
Brendan Graham John McDonald Authorised Representative No. 1252527 (**Brendan**)

Bianca Anne Iredell Authorised Representative No. 001309239 **(Bianca)**

Rebekah Sharn Johnson Provisional Representative No. 001320687 **(Rebekah)**

Ryan Charles Pfitzner Provisional Representative No. 001322310 **(Ryan)**

Alexandra Margaret Neale Provisional Representative No. 001323702 **(Alex)**

(together **we**, **us**, **our**)

As authorised representatives of Horsham Licensing Services Pty Ltd ABN 26 670 780 355

AFSL No. 552144

(**Licensee**)

Date: 23.10.2026

The distribution of this financial services guide (**FSG**) is authorised by the Licensee.

Purpose of this document

The purpose of this FSG is to assist you in deciding whether to use our services by giving you information about the type of services we provide, how we are remunerated and your rights when you have a complaint about the services we provide to you.

We recommend that you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please get in touch with us.

Not Independent

Because we receive commissions from life insurance products we recommend and non-monetary benefits such as training and educational seminars from product providers, we are not able to refer to ourselves or our advice as 'independent', 'impartial' or 'unbiased'.

Additional documents you may receive from us

When we provide you with financial planning services you may receive:

- a Statement of Advice (**SoA**) or Record of Advice (**RoA**). These documents set out the advice we provide to you. If you have not been provided with the ROA, you may request a copy of it free of charge at any time within 7 years after the advice was provided to you, by contacting us;
- a Product Disclosure Statement (**PDS**) which provides details about the significant risks and benefits, costs, charges and other significant characteristics or features of the products we have recommended.

If you enter into an ongoing fee arrangement and/or fixed term agreement with us, we will ask you to renew the agreement and consent to the deduction of advice fees from your account each year.

Financial services we are authorised to provide

Planrite Advice Group provides financial advice in the following areas:

- Wealth Accumulation
- Personal insurance
- Superannuation strategies and retirement planning
- Retirement income streams, including pensions and annuities
- Budget and cash flow management
- Centrelink and other government benefits
- Aged Care

and is authorised to provide personal advice and dealing services to retail and wholesale clients for the following financial products:

- deposit and payment products
- debentures, stocks or bonds issued or proposed to be issued by a government
- life products including investment life insurance products and life risk insurance products

- interests in managed investment schemes including investor directed portfolio services and MDA services
- retirement savings accounts products
- securities
- superannuation

Planrite Advice Group is a corporate authorised representative of the Licensee. Any financial services will be provided by Planrite Advice Group and its sub-authorised representatives, who are listed in the Adviser Profile section. More details about them, including the financial services they are authorised to provide, is included in the Adviser Profile section.

How can you provide us with instructions?

You can give us instructions by phone, email or any other means that we agree with you from time to time. Please refer to our engagement letter for more information on this.

Who does the Licensee act for?

As authorised representatives, we provide financial services on behalf of the Licensee. In providing those financial services, the Licensee acts on its own behalf.

Fees

All fees are payable to Planrite Advice Group.

Penelope, Dean, Richard, Alisha, Brendan and Rebekah are owners of Planrite Advice Group and share in the profits that are made.

General advice

We may charge you a fee for any general advice we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with the general advice. The amount of these fees usually ranges from $55 to $2,200 (Inc GST) but may exceed this range in complex cases. Details of the fee will be agreed with you beforehand. You may request information about these fees within a reasonable time after receiving this FSG but before you are provided with any general advice.

Personal advice

We will charge you a fee for any personal advice we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with personal advice. The amount of these fees usually ranges from $500 (Inc GST) to $7,000 (Inc GST) but may exceed this range in complex cases. These fees will be agreed with you beforehand and will be disclosed in a SoA or RoA which will be provided to you.

Further advice and service fees

You can elect to enter into a 12-month advice and services agreement and/or an ongoing fee arrangement as part of your financial planning strategy. Our fees for further advice can range from $550pa to $20,000pa (inc GST) depending on the level and complexity of service. Details of the services and fees will be set out within your agreement.

Your fee may be a fixed amount, or a percentage based on the value of your portfolio of between .66% and 2.20% (Inc GST) of your total assets under management and other factors such as the complexity of your portfolio, the regularity of reviews and any additional services we are providing.

As an example, if the fees agreed upon are percentage based on funds under management and the total assets, we are managing have a value of $100,000, your annual fee would be $100,000 x 2.20% = $2,200 p.a.

We do not charge you for brokerage, but brokerage fees may be payable to third parties who execute transactions on your behalf.

The services and fees will be set out in the SoA or RoA that we provide to you.

Insurance commissions

We receive a one-off upfront commission when you take out an insurance policy we recommend. The upfront commission will be between 33% and 66% of the first year's annual premium.

We also receive an ongoing commission payment of between 33% and 66% of the annual premium for as long as you continue to hold the policy.

For example, for an insurance product with an annual premium of $2,000, where the issuer pays us an upfront commission of 66%, we will receive $1,320. The issuer will pay us 33% of the annual premium as ongoing commission for as long as you hold the product. Assuming an annual premium of $2,000, this equates to $660 per year.

You will be advised of the exact amount of these commissions in the SoA or RoA.

Other Benefits

We may also receive additional benefits by way of sponsorship of educations seminars, conferences or training days. Details of any benefits received above $100 will be maintained on a register which is available to you on request.

Adviser remuneration

Our representatives are paid a base salary and do not receive commissions from product issuers. However, Penelope, Dean, Richard, Alisha, Brendan and Rebekah own Planrite Advice Group and share in the profits that we make.

Associations

We are required to disclose any associations or relationships between us, our related entities and product issuers that could reasonably be capable of influencing the financial services we provide to you.

Conflicts of Interest

Our representatives may recommend investments in shares that they hold or may hold in the future. You will be advised where a conflict of interest may exist and how the conflict will be managed.

Making a Complaint

We endeavour to provide you with the best advice and service at all times.

If you are not satisfied with our services, then we encourage you to contact the Licensee. We accept complaints over the phone, in person, via email or letter or on our social media channels. The best option is to call the Licensee or put your complaint in writing to the Licensee's office. The Licensee will endeavour to resolve your complaint in 5 business days.

If you still do not receive a satisfactory outcome or the Licensee does not respond to you within 30 days after you make the initial complaint, you have the right to complain to the Australian Financial Complaints Authority (**AFCA**) at the following address:

GPO Box 3

Melbourne VIC 3001

Ph: 1800 931 678

Fax: 03 9613 6399

Website: www.afca.org.au

Email: info@afca.org.au

You may only contact AFCA once you have followed the above procedure.

Our Complaints Handling Procedure is available on request and at our website at www.planrite.com.au.

Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which 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 where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website at www.planrite.com.au.

Compensation arrangements

The Licensee holds professional indemnity insurance in respect of the financial services we provide. This professional indemnity insurance complies with the requirements of the Corporations Act. The professional indemnity insurance covers all of the financial services we are authorised to provide to you.

Contact us

If you have any queries about our financial services, please do not hesitate to contact us:

Licensee contact details

Horsham Licensing Services Pty Ltd ABN 26 670 780 355 AFSL No. 552144

31 Darlot Street
Horsham VIC 3400

Phone: 03 5381 1951
Email: advice@planrite.com.au

Planrite Advice Group contact details

Horsham Licensing Services Pty Ltd ABN 26 670 780 355 AFSL No. 552144

31 Darlot Street
Horsham VIC 3400

Phone: 03 5381 1951
Email: advice@planrite.com.au

Adviser Profile

This adviser profile forms part of the FSG dated 23.10.2026.

About Penelope Manserra

Qualifications

- Accredited Aged Care Professional, Aged Care Steps, 2024
- Graduate Diploma Financial Planning, Kaplan, 2021
- Certified Financial Planner, Financial Advice Association of Australia, 2007
- Advanced Diploma of Financial Services (Financial Planning), Kaplan, 2004
- Diploma of Financial Services (Financial Planning), Kaplan, 2003
- Behavioural Finance – Bridging Course, Kaplan, 2020
- SMSF, Kaplan, 2012

Memberships

- Certified Financial Planner, FAAA

Authorised financial services

The Licensee has authorised Penelope to provide personal advice and dealing services for the following financial products:

- deposit and payment products
- debentures, stocks or bonds issued or proposed to be issued by a government
- life products including investment life insurance products and life risk insurance products
- interests in managed investment schemes including investor directed portfolio services and MDA services
- retirement savings accounts products
- securities
- superannuation
- aged care
- self-managed super funds

Adviser Profile

This adviser profile forms part of the FSG dated 23.10.2026.

About Richard Goudie

Qualifications

- Graduate Diploma Financial Planning, Kaplan, 2022
- Diploma of Financial Planning, Deakin University 1999
- Certified Financial Planner, Financial Advice Association of Australia, 2000
- Aged Care Specialist, Age Care Steps, 2022
- SMSF, Kaplan, 2024

Memberships

- Certified Financial Planner, FAAA

Authorised financial services

The Licensee has authorised Richard to provide personal advice and dealing services for the following financial products:

- deposit and payment products
- debentures, stocks or bonds issued or proposed to be issued by a government
- life products including investment life insurance products and life risk insurance products
- interests in managed investment schemes including investor directed portfolio services and MDA services
- retirement savings accounts products
- securities
- self-managed super funds
- superannuation
- aged care

Adviser Profile

This adviser profile forms part of the FSG dated 23.10.2026.

About Dean Winfield

Qualifications

- Graduate Diploma of Financial Planning, Kaplan, 2021
- Certified Financial Planner, Financial Advice Association of Australia, 2008
- Advanced Diploma of Financial Services (Financial Planning), Kaplan, 2004
- Behavioural Finance – Bridging Course, Kaplan, 2020
- SMSF, Kaplan, 2012
- Accredited Aged Care Professional, Aged Care Steps, 2015

Memberships

- Certified Financial Planner, FAAA

Authorised financial services

The Licensee has authorised Dean to provide personal advice and dealing services for the following financial products:

- deposit and payment products
- debentures, stocks or bonds issued or proposed to be issued by a government
- life products including investment life insurance products and life risk insurance products
- interests in managed investment schemes including investor directed portfolio services and MDA services
- retirement savings accounts products
- securities
- superannuation
- self-managed super funds
- aged care

Adviser Profile

This adviser profile forms part of the FSG dated 23.10.2026.

About Alisha Cameron

Qualifications

- Accredited Aged Care Professional, Aged Care Steps, 2024
- Graduate Diploma of Financial Planning, Kaplan, 2021
- Advanced Diploma Financial Planning, Kaplan 2015

Authorised financial services

The Licensee has authorised Alisha to provide personal advice and dealing services for the following financial products:

- deposit and payment products
- debentures, stocks or bonds issued or proposed to be issued by a government
- life products including investment life insurance products and life risk insurance products
- interests in managed investment schemes including investor directed portfolio services and MDA services
- retirement savings accounts products
- securities
- superannuation
- self-managed super funds
- aged care

Adviser Profile

This adviser profile forms part of the FSG dated 23.10.2026.

About Brendan McDonald

Qualifications

- Accredited Aged Care Professional, Aged Care Steps, 2024
- Graduate Diploma of Financial Planning, Kaplan, 2024
- Diploma of Financial Planning, Kaplan, 2016
- SMSF, Kaplan, 2024

Authorised financial services

The Licensee has authorised Brendan to provide personal advice and dealing services for the following financial products:

- deposit and payment products
- debentures, stocks or bonds issued or proposed to be issued by a government
- life products including investment life insurance products and life risk insurance products
- interests in managed investment schemes including investor directed portfolio services and MDA services
- retirement savings accounts products
- securities
- self-managed superannuation funds
- superannuation
- aged care

Adviser Profile

This adviser profile forms part of the FSG dated 23.10.2026.

About Bianca Iredell

Qualifications

- Accredited Aged Care Professional, Aged Care Steps, 2024
- Graduate Diploma of Financial Planning, Kaplan, 2024
- Bachelor of Commerce (Accounting), Federation University Australia, 2016
- Certified Practising Accountant (CPA), 2019.

Memberships

- Member of CPA Australia

Authorised financial services

The Licensee has authorised Bianca to provide personal advice and dealing services for the following financial products:

- deposit and payment products
- debentures, stocks or bonds issued or proposed to be issued by a government
- life products including investment life insurance products and life risk insurance products
- interests in managed investment schemes including investor directed portfolio services and MDA services
- retirement savings accounts products
- securities
- superannuation
- aged care

Adviser Profile

This adviser profile forms part of the FSG dated 23.10.2026.

*About Rebekah Johnson - **Provisional Adviser***

Qualifications

- Accredited Aged Care Professional, Aged Care Steps, 2024
- Graduate Diploma of Financial Planning, Kaplan, 2024

Provisional financial services under supervision

The Licensee has authorised Rebekah to provide personal advice and dealing services for the following financial products:

- deposit and payment products
- debentures, stocks or bonds issued or proposed to be issued by a government
- life products including investment life insurance products and life risk insurance products
- interests in managed investment schemes including investor directed portfolio services and MDA services
- retirement savings accounts products
- securities
- superannuation
- aged care

Adviser Profile

This adviser profile forms part of the FSG dated 23.10.2026.

*About Ryan Pfitzner - **Provisional Adviser***

Qualifications

- Bachelor of Commerce (Financial Planning and Finance), Deakin University, 2026
- Accredited Aged Care Professional, Aged Care Steps, 2026

Provisional financial services under supervision

The Licensee has authorised Ryan to provide personal advice and dealing services for the following financial products:

- deposit and payment products
- debentures, stocks or bonds issued or proposed to be issued by a government
- life products including investment life insurance products and life risk insurance products
- interests in managed investment schemes including investor directed portfolio services and MDA services
- retirement savings accounts products
- securities
- superannuation
- aged care

Adviser Profile

This adviser profile forms part of the FSG dated 23.10.2026.

*About Alex Neale - **Provisional Adviser***

Qualifications

- Accredited Aged Care Professional, Aged Care Steps, 2026
- Graduate Diploma of Financial Planning, Kaplan, 2025

Provisional financial services under supervision

The Licensee has authorised Alex to provide personal advice and dealing services for the following financial products:

- deposit and payment products
- debentures, stocks or bonds issued or proposed to be issued by a government
- life products including investment life insurance products and life risk insurance products
- interests in managed investment schemes including investor directed portfolio services and MDA services
- retirement savings accounts products
- securities
- superannuation
- aged care