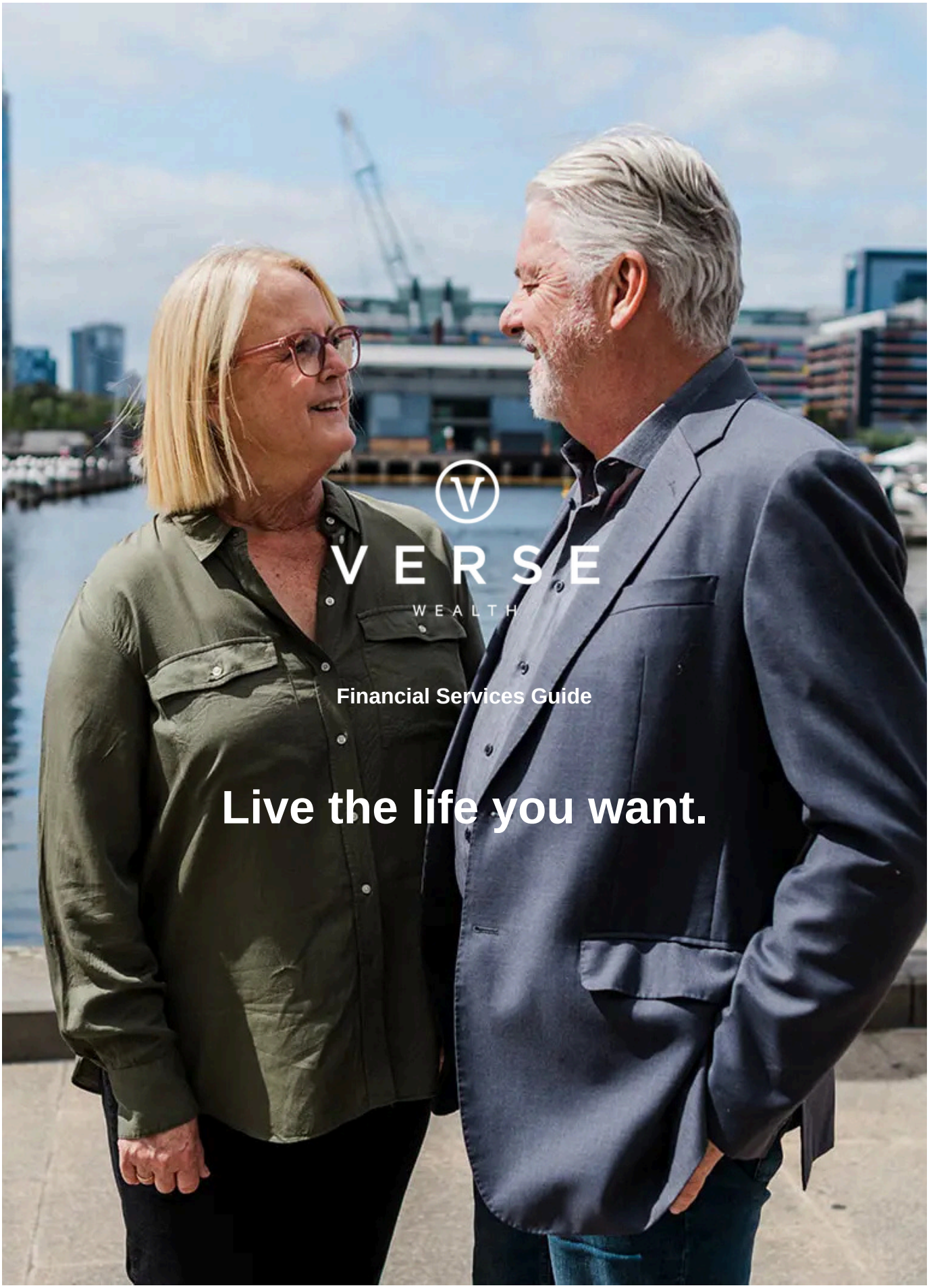


VERSE
WEALTH

Financial Services Guide

Live the life you want.

Financial Services Guide

Licensee: VERSE WEALTH LICENSEE SERVICES Pty Ltd

ABN: 51 641 069 203

Australian Financial Services Licence (AFSL): No. 523541

Website: www.versewealth.com.au
Address: Level 2, 696 Bourke St, Melbourne VIC 3000
Last updated: 27 October 2026, V6.4.8

Authorised for distribution by Verse Wealth Licensee Services Pty Ltd

Why am I receiving this Document?

This Financial Services Guide (FSG) will help you decide whether to use the services that we* offer.

In this document “we” refers to Verse Wealth and your Financial Adviser.

This FSG contains information about:

- Verse Wealth Licensee Services
- The Services We Provide
- Your Financial Adviser
- What We Need From You
- How To Make a Complaint
- Privacy
- Our Fees
- Conflicts of Interest
- Contact Details

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

- A Statement of Advice (SoA) which explains the basis of our advice, the implications of our recommendations, and information about fees and remuneration.
- A Record of Advice (RoA) which documents further advice we provide you. You may request a copy of a RoA (if you have not previously been provided with a copy) by using our Contact Details on the back of this FSG. Any request must be made within 7 years after the day on which the advice was provided.
- A Product Disclosure Statement (PDS) which sets out important information about a financial product, including its features, benefits, fees and costs, significant risks and other information you need to decide whether the product is appropriate for you.

Not independent

Verse Wealth is not independent because our advisers may recommend the Verse Wealth SMA portfolios. More information can be found in the section of this FSG titled ‘Conflicts of Interest’.

Verse Wealth
Licensee Services

Verse Wealth Licensee Services holds an Australian Financial Services Licence (523541) which has been issued by the Australian Securities and Investments Commission (ASIC).

Verse Wealth Licensee Services is required to comply with the obligations of the Corporations Act and the conditions of its licence.

This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that it and its representatives provide.

Services We Provide

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

- Cash flow management
- Cash accounts
- Term deposits and government bonds
- Managed investments
- Securities (direct shares)
- Superannuation
- Self-managed superannuation
- Retirement planning
- Government benefits
- Personal insurances
- Debt management
- Tax (Financial) advice
- Margin lending
- Estate planning

As part of the advice process, Verse Wealth may refer you to other professionals including accountants, mortgage brokers and property specialists. Verse Wealth Licensee Services and its authorised representatives accept no responsibility or liability for the advice given by the other professionals.

Your Financial Adviser

Verse Wealth Pty Ltd, ABN 16 606 594 290, trading as Verse Wealth, has been appointed as a Corporate Authorised Representative (CAR No. 1232916) of Verse Wealth Licensee Services Pty Ltd.

Our Financial Advisers have been appointed as Authorised Representatives of Verse Wealth Licensee Services Pty Ltd. Verse Wealth acts on behalf of Verse Wealth Licensee Services Pty Ltd, who is responsible for the financial services that we provide.

The Adviser Profile forms Part Two of this Financial Services Guide and contains important information about your Financial Adviser.

To view our Financial Advisers' profiles and their Authorised Representative details, please click here and select the relevant adviser.

What We Need From You

It's important that you provide us with accurate and complete information about your personal and financial circumstances, goals and objectives so that Verse Wealth can provide advice that is in your best interests.

We also need you to inform your financial adviser if there are any changes that may influence your future goals or have an impact on your financial plan.

You have the right not to provide us with the above information. However, if you do not, the advice you receive may not be appropriate to your objectives, financial situation and needs.

We will ask you to present identification documents such as passports and driver's license, to meet our obligations under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds.

We will retain copies of this information securely. You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

At all times you are able to contact us and ask questions about our advice and the products we recommend.

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 us.

You can contact us by using the details below:

Complaints Manager
Verse Wealth
Hub Southern Cross
Level 2, 696 Bourke St
Melbourne VIC 3000

Email: admin@versewealth.com.au
Phone: 1300 822 165

We aim to acknowledge complaints promptly and to resolve them within five (5) business days. If we are unable to resolve your complaint within this timeframe, we will keep you informed of the progress.

If you are not satisfied with our response, or if your complaint is not resolved within thirty (30) days, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA) for an independent review of your matter.

AFCA is a free and independent external dispute resolution service. Their details are as follows:

Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au
Website: www.afca.org.au
Phone: 1300 931 678

Compensation

Verse Wealth Licensee Services Pty Ltd holds professional indemnity insurance that satisfies the requirements of the Corporations Act. This insurance also covers the conduct of current and past advisers who were authorised by Verse Wealth Licensee Services Pty Ltd.

Privacy

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also explains how you can access the information we hold about you, how to have it corrected and how to make a complaint if 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.versewealth.com.au

Our Fees

All fees disclosed in the SOA or ROA are payable to Verse Wealth Licensee Services Pty Ltd. Verse Wealth pays Verse Wealth Licensee Services a licensing fee. In return, Verse Wealth Licensee Services pays 100% of all fees it receives to Verse Wealth. Your Financial Adviser is an employee of Verse Wealth and is paid a salary.

We may receive non-monetary benefits from product providers. These benefits may be up to $300, and relate to genuine education or training and technology software or support. Details of any benefits received above $100 will be maintained on a register which is available to you on request.

Foundation fee (Initial advice)

When we start working together, we'll design a personalised strategy and initial advice to get you moving in the right direction. We'll also create modelling & projections that shows how on track you are for the life you want. The **Foundation fee is $7,700** which cover the cost of meetings with you, the time we take to determine our advice, as well as the preparation of the Statement of Advice and projections. Implementation of your advice is included in our Journey service, rather than the Foundation fee.

Journey fee (Ongoing advice)

Our Journey service is ongoing advice to help you adapt your strategy, manage your financial life and guide the choices you make. Our **Journey fee is $600 per month, plus 0.60%** of the investments we advise on. For more complex financial situations, such as business ownership, multiple entities or advanced planning needs, where our standard pricing isn't suitable, we may recommend a tailored fee arrangement that reflects the scope of work involved. Fees may be paid by invoice or where authorised by you, deducted from your superannuation or investment account.

Conflicts Of Interest

Verse Wealth Licensee Services Pty Ltd has no ownership or contractual links with any financial product manufacturer that may influence the service or advice you receive. Your adviser has no particular incentive to recommend the product of one institution over another.

Referral fees

As part of your advice, we may refer you to and or liase with other professionals including accountants, mortgage brokers, lawyers, property buyer agents, and insurance advisers. If we refer you to a mortgage broker, property buyer agent, or insurance adviser, we may receive a referral fee in the event you engage their services.

In such instances, your financial adviser does not receive a benefit or incentive. Please note that we are not responsible for the advice and services provided by these providers. We do not have any arrangements in place to pay a referral fee to a referring party.

Verse Wealth Share Plan

Your adviser may be a shareholder of Verse Group Holdings Pty Ltd, the parent company of Verse Wealth Pty Ltd. We established the Verse Share Plan (VSP) to reward the valuable contributions of our employees and attract great people to Verse Wealth. Employees who meet the eligibility requirements are invited to participate in the VSP however participation is optional.

Separately Managed Accounts (SMA)

Our advisers may provide advice on the Verse SMA portfolios, which are managed portfolios designed for clients that value professional investment management, regular updates and direct asset ownership. Verse Wealth do not receive any remuneration or fees for recommending the Verse SMA portfolios, or in relation to the management of the portfolios.

The Verse Wealth SMAs are available on the Netwealth Wrap Service or the Netwealth Superannuation Master Fund (‘platform services’). Netwealth Investments Limited ABN 85 090 569 109 AFSL 230975 (Netwealth) is the administrator of the platform services and acts as the Responsible Entity of the Netwealth Managed Account Service ARSN 633 923 887.

Netwealth has appointed Drummond Capital Partners Pty Ltd (ABN 15 622 660 182, AFSL 534213) (‘Drummond’) as the Verse Wealth SMA Model Manager. Drummond is a boutique investment manager that actively manages the portfolios through tactical asset allocation and fund manager selection to optimise investor outcomes. Drummond is paid a portfolio management fee by Netwealth based on a percentage of the value of the Verse Wealth SMA options.

Professional Partnerships

We’ve established partnerships with a few professional firms who provide important services to our clients.

Personal Insurance

Verse Wealth has a referral arrangement with MBS Insurance for personal insurance services. If you are referred to MBS Insurance, they will provide insurance advice and services directly to you.

We may receive a benefit if you proceed with their advice, including:

- 20% of the revenue generated from clients we refer; and
- 20% ownership in the value of the client servicing rights related to those clients.

This arrangement does not influence the advice you receive. MBS Advice Licence Pty Ltd (AFSL No. 536983) is responsible for all insurance advice and services provided.

Mortgage Broking

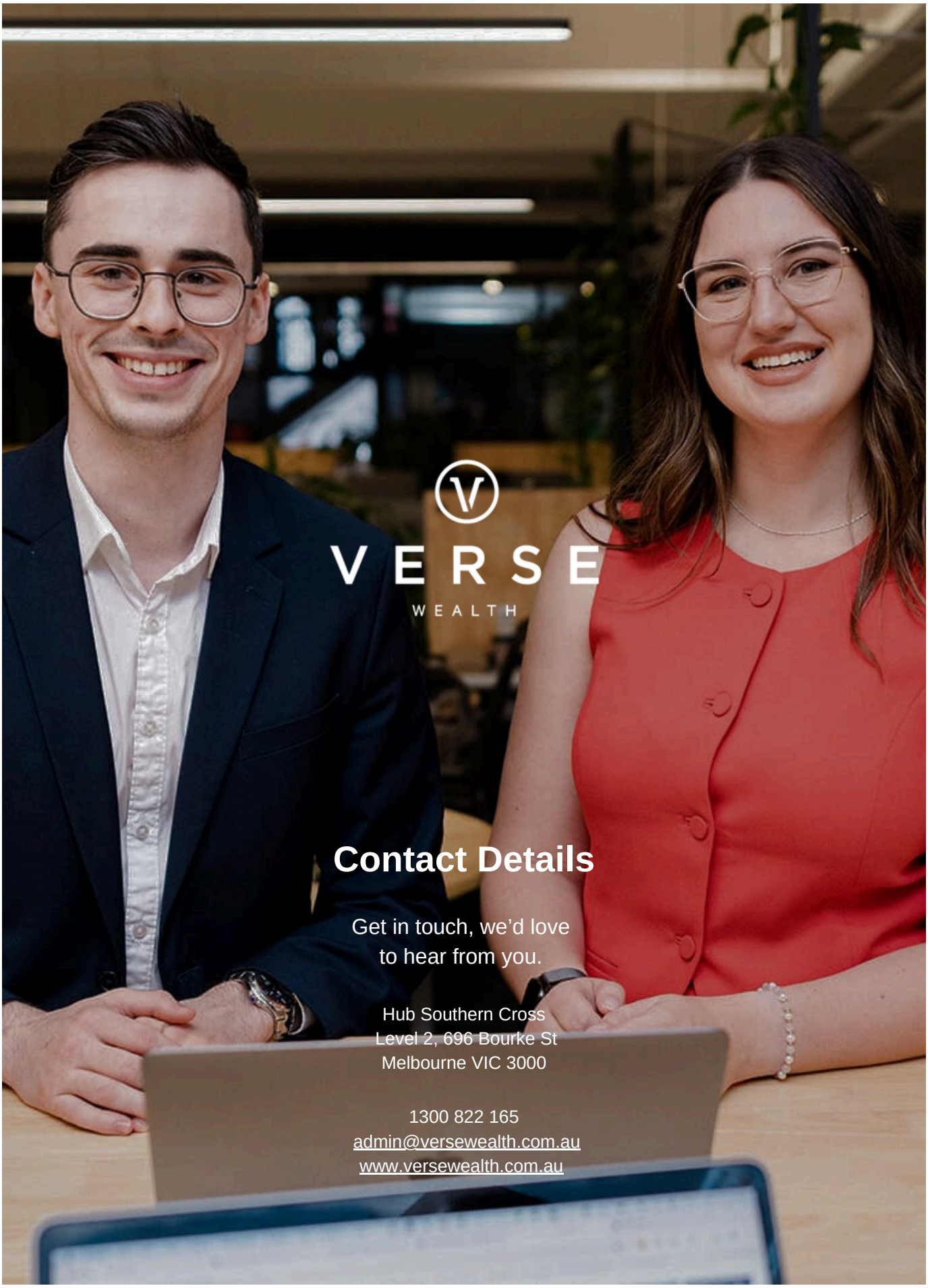
Verse Wealth has referral arrangement with Alcove Capital Partners for mortgage broking services, provided through Verse Lending Pty Ltd.

If you are referred for mortgage advice, services are provided by Alcove under their Australian Credit Licence (ACL No. 558709). Verse Wealth does not provide credit advice and is not licensed to do so.

We may receive a financial benefit if you proceed with a loan through Verse Wealth Lending, including:

- Up to 22.5% of revenue generated from loans settled; and
- 50% ownership of Verse Wealth Lending Pty Ltd through our parent company, Verse Group Holdings.

This arrangement does not influence the advice or lending recommendations you receive. Alcove is responsible for all mortgage broking services and regulatory obligations.



VERSE
WEALTH

Contact Details

Get in touch, we'd love
to hear from you.

Hub Southern Cross
Level 2, 696 Bourke St
Melbourne VIC 3000

1300 822 165
admin@versewealth.com.au
www.versewealth.com.au