



Financial Services Guide

Version 7.0

23rd June 2026

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Throughout this Financial Services Guide, Ready Advice Pty Ltd is referred to as "Ready Advice", "we", "us", "our" or any such variations. Lifestyle Asset Management Pty Ltd is referred to as "Lifestyle Asset Management" or "LAM".

This Financial Services Guide (FSG) is dated 23rd June 2026 and replaces all previous versions. Lifestyle Asset Management Pty Ltd authorises the distribution of this FSG for Ready Advice Pty Ltd.

We are required to provide an FSG to you before we provide any Financial Service.

The FSG contains valuable information about various fees and charges that may be payable by you to us, payments we may receive from product providers or payments we make to third parties, when we provide you with a financial service or product.

It also contains information about what you should do if you have a complaint or dispute in connection with our provision of those services.

You should read this document; ensure you understand what it means for you and retain a copy for your records. If you have any concerns or questions, please let us know.

The purpose of this FSG is to inform you of the financial services provided by us and to comply with our licensee's (Lifestyle Asset Management) obligations as the holder of an Australian Financial services License (AFSL 288421).

The section headed "Who is my Adviser" may be dated a later date than the body of this FSG, because that section may relate to the activities of a particular adviser.

Lack of independence

Ready Advice Pty Ltd is a Corporate Authorised Representative of Lifestyle Asset Management Pty Ltd. Both bodies are deemed not to be independent because Lifestyle Asset Management or its Authorised Representatives may receive:

- commissions on the sale of life risk insurance products
- commissions on share trades
- percentage based fees on funds under advice.

About This Guide

This Financial Services Guide (FSG) is an important document that is designed to tell you about:

- Who we are.
- The financial services we offer so you can make an informed decision whether to use those services.
- How to Contact Us.
- Who My Adviser Is.
- What is My Adviser Able to Provide.
- What is General Financial Advice.
- What is Personal Financial Advice.
- Documents you may receive from us, including Product Disclosure Statements.
- Information We Need from You and how we use your personal information and your privacy.
- What remuneration and other benefits may be paid to us, our employees, or others.
- How You Can Engage Our Service.
- Our Associations that you need to know about.
- What to do if you have a complaint about our services.
- Professional Indemnity Insurance.

If you need further information on any of these matters, please ask.

Who We Are

Ready Advice Pty Ltd from here on referred to as "Ready Advice" as an investment and financial advisory firm. Our advisers' record of achievement and reliability is based on providing some of the best investment and financial advice in Australia. We offer extensive skills which mirror the unique needs of clients, with great emphasis placed on research to support the advice and the products provided.

Ready Advice is a Corporate Authorised Representative (CAR No. 1293594) of Lifestyle Asset Management Pty Ltd, holder of Australian Financial Services License (AFSL 288421) and is authorised to provide financial services under this license.

Who is Lifestyle Asset Management Pty Ltd

Lifestyle Asset Management is an Australian Financial Services License Holder (AFSL 288421). Under this licensee Lifestyle Asset Management has the ability to authorise advisers and advisory firms to operate financial services businesses. Lifestyle Asset Management can authorise individuals and businesses who it views as meeting certain strict educational, experience and competency requirements as described under law, to provide financial product advice and deal in the following financial products under its licensee:

- Deposit and Payment Products (including, term deposits & savings accounts)
- Government Debentures (including Australian & international)
- Life Products (including Investment Life products, Life Insurance Products including TPD, income protection & trauma)
- Interests in Managed Investment Schemes (including managed funds, IDPS)
- Retirement Savings Accounts
- Securities
- Superannuation – Including Self-Managed Superannuation Funds (SMSF)

Who Is My Adviser?

Lifestyle Asset Management Pty Ltd authorises Corporate Authorised Representatives (companies) and Authorised Representatives (individuals) to provide financial services under its Australian Financial Services Licence (AFSL 288421). As the Licensee, Lifestyle Asset Management is responsible for the advice you receive from us and our advisers.

Ready Advice advisers are only able to provide products that appear on the Lifestyle Asset Management Approved Product List. A copy of the Approved Product List can be obtained by calling 1300 226 271 or emailing erm@lifestyleam.com.au.

Your Corporate Authorised Representative details are set out below. These details confirm the entity through which your adviser operates, including its authorisation number and the licensee responsible for overseeing the advice provided to you.

Name: Ready Advice Pty Ltd

ABN: 64 648 215 972

CAR No.: 1293594

Date of Incorporation: 25 October 2021

Authorised by: Lifestyle Asset Management Pty Ltd (AFSL 288421)

FSG Date: 23 June 2026

The details of your individual adviser, including their contact information, qualifications, experience, and specific authorisations, are set out in the Adviser Profile attached to this FSG. All Individual Authorised Representatives have met the educational and regulatory requirements to be a financial adviser under the Corporations Act 2001.

What is My Adviser Able to Provide?

Ready Advice Pty Ltd is authorised by Lifestyle Asset Management to provide financial product advice and deal by applying for, acquiring, varying, or disposing of a financial product on behalf of another person in respect of the following classes of products:

- deposit and payment products.
- debentures, stocks, or bonds issued or proposed to be issued by a government.
- life products
- interests in managed investment schemes including investor directed portfolio services.
- retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997).
- securities; and
- superannuation – Including SMSF

The details of your nominated adviser can be found as an attachment to this FSG (Adviser Profile), where we outline the adviser's contact details together with the training, education, experience, and authorisations for that adviser. All Individual Authorised Representatives have met the educational and regulatory requirements to be a financial adviser.

Your adviser may have arrangements with associates or third parties that introduce clients in need of financial product assistance or advice, those associates may receive a fee for introducing this business. Your adviser will provide list of these Arrangements and disclose any fee arrangements.

General Financial Advice

There may be times where Ready Advice offers you general financial advice. You should note that general financial advice does not relate specifically to you and therefore may not be appropriate to your particular financial needs, objectives and financial circumstances.

You need to take this into account before deciding whether or not to act on it, it is recommended that you seek expert personal advice before acting.

Personal Financial Advice

Ready Advice and Lifestyle Asset recommend that you should always seek the advice of a qualified Financial Adviser. If we provide you with personal financial advice your initial discussions with a Financial Adviser should be treated as a Fact Find and you may be required to complete a questionnaire that includes personal information (You can obtain a copy of the Lifestyle Asset Management Privacy Policy by calling 1300 226 271 or emailing erm@lifestyleam.com.au). This is important as every situation is unique to the individual and the advice you receive should be tailored to your specific needs and at all times be in your best interest.

This information will allow your planner to prepare a Statement of Advice ("SoA") which you will receive at the time or as soon as is practical after the advice is given. This statement will set out the advice, why we believe the advice is in your best interests and any remuneration or other benefit that we, including your financial adviser and associates, may receive. We will also include details of any matter that might reasonably be expected to be capable of influencing us in providing this advice.

If you maintain a personal advice relationship with us, then generally we will not provide a SoA for further advice situations unless there have been significant changes to either your personal circumstances or the basis of the advice since your last SoA was provided. In these circumstances however, we are still required to keep a Record of Advice ("RoA"). You have the right to request a copy of the RoA at any time.

We are required by law to provide you with a statement of the services provided to you in the previous 12-month period. This will occur on the anniversary of the last Fee Disclosure Statement you received or the anniversary of the date you opened your account. This statement will include the Services that we contracted to provide, the Actual Services that were provided and the Fees, we charged you over this period.

This statement will also request your written consent for us to deduct fees for the coming 12-month period and include what those fees will be (or a close estimate).

Documents You May Receive from Us

As well as providing you with a Financial Services Guide (FSG), you may also receive a Statement of Advice (as above) (SoA), a Fee Disclosure Statement (annually), an annual consent form for us to continue to provide you with financial services and confirm what our fees will be for the coming year.

Where appropriate, a Product Disclosure Statement will be issued by the product provider containing information you would reasonably require making a decision about whether to acquire the financial product. The PDS will disclose details of any fees and charges payable for that product.

Information We Need from You

Depending on the type of service being sought, we may ask you to provide certain personal information to your adviser, either in writing or verbally. This may involve a quite detailed process of both qualitative and quantitative data collection. Please ensure that your adviser becomes aware of any changes that may be relevant when advice is given in the future.

- **What Information Do We Retain About Clients** – We maintain a record of your personal profile which may contain details of your objectives, financial situation, and needs. We maintain records of any recommendations made to you, together with summaries of meetings and transactions. All these records are our property and must be retained for production to the regulatory authorities upon their request for a period of 7 years. If you wish to examine our file, you should ask us, and we will make arrangements for you to do so.
- **What Are the Possible Consequences Of Not Providing This Information** – You are of course at liberty to decline to provide some or all this information, but if you do not provide it, any recommendations we make may not be appropriate to your needs and objectives. In certain cases, your failure to provide information may place us in a position where we cannot provide any advice or any financial services to you.
- **General Advice Warning** – When we provide General Advice (whether or not we have a copy of your personal details), our advice will not take into account your personal financial objectives, needs or circumstances and may therefore not be appropriate for you. As we indicated above, in such circumstances you must determine if our advice is appropriate for you.

Privacy

Ready Advice and Lifestyle Asset value client confidentiality and for details of our Privacy Policy and how this relates to your information please request a copy by calling Lifestyle Asset Management Compliance of 1300 226 271 or email on erm@lifestyleam.com.au

AML/CTF

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passport and driver's license. We will also retain copies of this information. We assure you that this information will be held as per our Privacy Policy.

How Is Your Adviser Paid Now and Ongoing? (Fees, Charges, Commissions)

We believe the services we offer are valuable and the remuneration received is a fair reward for our expertise and skills. We are committed to being open about any benefits or payments we receive and the costs you will incur for using our services.

The amount and how you choose to pay can be either a fixed fee, commission, or a combination of these. Regardless of your preferred payment method, the fee is based on the services provided and how they relate to your circumstances. You will be asked to agree to the fee in writing.

On the anniversary of your account opening we will confirm the ongoing fees you have paid, what financial services we agreed to provide and what you actually received in a Fee Disclosure Statement, at this time we will seek your consent to continue to provide you with ongoing advice and what our fee will be, or a close estimate where we cannot provide an exact figure.

| | Commission | Example |
|------------------------------|---|--|
| Advice - Upfront | Agreed fee based on advice complexity - Maximum \$6,500.00 | The fee will be discussed in further detail with the adviser |
| Advice - Ongoing | 1.65% pa of the Fund Under Management (FUM) | On a \$100,000.00 investment this would be \$1,650.00 pa or \$137.50 monthly |
| Insurance Policies - Upfront | 0% - 66% of the premium paid | On an annual premium of \$3,000.00 this would be up to \$1,980.00 |
| Insurance Policies - Ongoing | 0% - 22% of the renewal premium paid | On a renewal premium of \$3,000.00 this would be \$660.00 |

All fees, charges or commissions are payable to Lifestyle Asset Management Pty Ltd as the AFS Licensee and will be disclosed in advice documents provided to you.

Lifestyle Asset Management will pass up to 95% of the receipts to Ready Advice Pty Ltd.

Your financial adviser may receive up to 100% of the allocated commission paid to Ready Advice Pty Ltd or your adviser may receive a fixed salary, this will depend on their individual circumstances which will be disclosed to you at the time of receiving the advice.

If you choose to enter into a fee based arrangement the fee will be negotiated by you and us, and will be agreed in writing at the time when your account is opened and again at your annual review. The fee is calculated on a per annum basis and is charged monthly in arrears.

Third Parties

Ready Advice may engage third-party entities, all of which are licensed by Lifestyle Asset Management, whose representatives conduct initial client consultations, fact finds, and onboarding processes. Where a client is identified as requiring personal financial advice following that process, they may be referred to Ready Advice. Ready Advice pays a fee to the referring entity for this introduction service. Ready Advice does not purchase leads from marketing companies. Any referral fee paid by Ready Advice in connection with your introduction will be disclosed to you at the time the advice is given.

How You Can Engage Our Services

You can contact one of our Financial Advisers directly or email Ready Advice to arrange for an initial consultation. This initial consultation will usually involve completing a fact find so that we may ascertain your financial situation, your goals and aspirations and is where you will usually be presented with a copy of this FSG. Should you wish to proceed with engaging our services you will be given a copy of our Services Agreement which will set out what financial services we will provide and what you will be asked to pay for our services should you proceed.

Our comprehensive strategic financial advice service is where we provide an in-depth analysis of your current financial position, financial needs, aims and objectives. It will cover all relevant areas of our advisory services. We will assess your tolerance for risk and advise you on the most appropriate strategies and structures to ensure that you have every chance of securing your financial future.

How You Can Instruct Us

You can instruct us in writing, by email or by confirming verbal conversations. When we give you a statement of advice or other document, it will generally include an approval to proceed which you will need to sign and return before any action can occur.

How You Can Contact Us

You can find our contact details and those of Lifestyle Asset Management at the beginning of this FSG.

Our Associations That You Need To Know About

Ready Advice is a Corporate Authorised Representative of Lifestyle Asset Management Pty Ltd. Neither Ready Advice nor Lifestyle Asset Management Pty Ltd are owned by any Fund Manager or institution.

Our advisers are aware of their obligations to disclose the extent and nature of any relationship and any other related party and any real or potential conflicts of interest at the time the advisors provide a financial service in those products.

Our Approved Product List is based on Lifestyle Asset Management's review and research of available financial products. Only those financial products that meet certain requirements will be deemed suitable for our clients.

A full list of our Approved Product List can be provided by calling Lifestyle Asset Management compliance on 1300 226 271 or email erm@lifestyleam.com.au

What Should I Do If I Have a Complaint?

If you have a concern or a complaint about the service provided to you, you should take the following steps;

1. If your complaint is related to the service supplied by Ready Advice, contact us by email at compliance@readyadvice.com.au or phone on 1300 528 219
2. If your complaint is related to the service supplied by our licensee, Lifestyle Asset Management, contact the compliance officer immediately on erm@lifestyleam.com.au or call Lifestyle Asset Management on 1300 226 271.

Your complaint may be submitted by letter, telephone, email or in person to a member of staff.

We are available to assist complainants who might need additional assistance to lodge a complaint. If you require assistance lodging your complaint, contact your adviser or Lifestyle Asset Management.

We will try to resolve your complaint as quickly as possible, there are times when we may be able to do so there and then.

However, at other times we will acknowledge receipt of your complaint in writing within 24 hours (one business day) or as soon as is practicable. At this time, we will try to give you an indication of the expected time frame to resolve the complaint.

Lifestyle Asset Management can be contacted by Phone 1300 226 271 and email to erm@lifestyleam.com.au

We will provide a final response to you in writing no later than 30 calendar days after the complaint is received by us.

If we cannot reach a satisfactory resolution, you can raise your concerns with the Australian Financial Complaints Authority (AFCA), this is a free service to resolve complaints by consumers and small businesses. Lifestyle Asset Management is a member of AFCA.

AFCA may be reached on 1800 931 678 or by lodging your complaint online at www.afca.org.au or you can write to AFCA at:

GPO Box 3
Melbourne
VIC, 3001, Australia

The Australian Securities and Investments Commission, (ASIC), also has a free call info line on 1300 300 630 which you may use to make a complaint or obtain information about your rights.

Professional Indemnity Insurance

Ready Advice and Lifestyle Asset Management confirm that arrangements are in place to ensure they continue to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended). In particular, our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity for Lifestyle Asset Management and its authorised representatives / representatives / employees in respect of its authorisations and obligations under its Australian Financial Services Licence. The insurance will continue to provide such coverage for any authorised representative / representative / employee who has ceased, for work done whilst engaged with it.

Feedback

Lifestyle Asset Management welcomes your feedback, if you have a comment about the service, you have received or have any questions regarding this FSG please let us know via; erm@lifestyleam.com.au

CONFIRMATION OF RECEIPT BY CLIENT

Receipt of the Financial Services Guide is acknowledged:

| | Client 1 | Client 2 (if applicable) |
|------------------|----------|--------------------------|
| Client Signature | | |
| Client Name | | |
| Date Received | | |

CONFIRMATION OF PROVISION BY ADVISER

I confirm that I sent a copy of the Financial Services Guide as follows:

| Sent to (Client Name) | |
|-----------------------|----------------------|
| Sent on (Date) | |
| Sent by | Ready Advice Pty Ltd |