



FINANCIAL SERVICES GUIDE

Version 4.0 dated October 1st, 2025

FINANCIAL SERVICES GUIDE:

PART 1

What is this Financial Services Guide for?

This Financial Services Guide (“Guide”) is designed to help you in deciding whether to use any of the services offered in it.

The Guide contains information about:

- The services offered,
- How we are paid,
- Other benefits we may receive,
- Information about how complaints against us are handled.

What Services can we provide?

In an uncertain and increasingly complex world we aspire to provide you with greater certainty in your financial life by providing you with personal financial planning services free of any constraints or influence from a bank or other financial institution.

To achieve this, our Australian Financial Services Licence permits us to advise you on and deal in the following:

- Deposit products
- Debentures, stocks or bonds issued by a government
- Interests in managed investment schemes including Investor Directed Portfolio Services
- Interests in MDA Services
- Life insurance products
- Retirement Savings Account products
- Securities
- Standard margin lending products
- Superannuation

We also provide registered tax agent services through our representatives in relation to:

- Financial services provided under an Australian Financial Services Licence, and
- Superannuation.

Why we lack independence

We receive commission on some client insurance policies which stops us from being independent.

Will you receive personal advice?

Personal advice is advice about a financial product that takes into account your goals, financial situation and needs and naturally needs to be paid for.

When you receive personal advice you will receive a Statement of Advice (SoA) that helps you make a decision about buying or selling a financial product based on your relevant personal circumstances.

The SoA also discloses the specific fees relating to that product and other interests or associations that might have reasonably influenced the advice.

If you are advised to buy a financial product you will also receive a Product Disclosure Statement (PDS) containing relevant information about the product to help you make an informed decision about its appropriateness.

In certain circumstances we may also provide you with a Record of Advice (RoA) after providing you with further advice.

You can request a copy of an SoA or RoA provided to you up to 7 years after it was first given to you.

How can you issue instructions?

We can take your instructions by telephone, email, SMS or letter. Written confirmation of instructions is preferred to reduce the risk of error.

How is your information kept private?

The privacy of your personal information is important to us. We are committed to implementing and promoting a privacy policy that ensures the security of your personal information.

The policy is outlined on our website:

<https://www.efs.com.au/privacy>



Our advice process

We provide our financial services for a fee agreed with you in advance of providing the service based on the complexity of your needs.

For more detail on how we provide financial services and are paid for doing so see the How We Are Paid section below.

Phase 1: Discovery

We typically charge no fee for an initial 90-minute Discovery meeting in which we seek to understand your:

- goals and objectives,
- current financial situation and
- identify what issues you may need our help in resolving.

Phase 2: Engagement

Where we think we can add value we then outline our proposed scope of work and fee in a Terms of Engagement, based on:

- complexity of the work to address your advice needs, and
- an hourly rate of \$440 (including GST).

The Terms of Engagement will be for either:

- advice services for the next 12 months including implementation,
- or, for an initial Statement of Advice, including implementation, which may include an ongoing advice recommendation if warranted"

Phase 3: Delivery

After agreeing terms, we start work that includes:

- analysis,
- research,
- documentation,
- explanation,
- obtaining your authority to proceed, then implementation
- and ongoing management.

Through the year we will meet as required to deliver on the agreed scope of work.

Where personal advice is provided during the delivery phase you will receive an SoA outlining any fees and charges connected with our advice, included within the annual fee to the extent it falls within the scope agreed in your Terms of Engagement.

Any fee for additional work will be agreed with you before being incurred.

Where life insurance is recommended the insurance company may also pay us commission of up to 60% of the first year's premium and up to 20% of subsequent premiums. This will be detailed in your SoA.

Phase 4: Review

At the end of 12 months we offer an annual review to refresh our understanding of your goals and needs considering any changes that might have taken place.

Alternately, we may agree an ongoing service agreement after your initial Statement of Advice which remains in place until changed or cancelled, which is renewed periodically.

How are we paid?

We provide financial services by authorising representatives to provide financial services on our behalf.

Our representatives agree a Terms of Engagement with you which outlines our fees and scope of work as outlined in the Our Advice Process section above.

Advice fees are tax-deductible to the extent they relate to income tax matters, or in relation to the ongoing management of income producing matters.

Where life insurance is recommended the insurance company may pay us commission of up to 60% of the first year's premium and up to 20% of subsequent premiums. This will be detailed in your SoA.

Our qualified professional representatives are paid a salary and may receive a share of the practice profits.

Representatives are required to be members of the Financial Advice Association of Australia (FAAA) and subject to its Code of Professional Practice and Ethics and, from 1 January 2020 the Code of Ethics issued by the Financial Adviser Standards and Ethics Authority.

A profile of each representative is in part 2 of this FSG and on our website www.efs.com.au

What other benefits or relationships do we have?

We share office space and work closely with accounting and mortgage broking firms, EFS and Refresh Finance respectively. We also work with clients of other accounting and professional services firms.

We do not pay them or anyone else to refer clients to us and do not accept payment for any referrals we make to other professionals.

We are privately owned and have no association with any financial services provider so that we can maintain the independence of our advice.

Some stakeholders of EFS may invest in the products or services that are recommended to you. We do not accept any product related incentive or bonus.

Some product issuers may occasionally provide us with other benefits, in the form of training, minor refreshments or entertainment, provided they are less than \$300 in value for any single source over a year.

Do we have insurance?

Libertas Wealth Consulting maintains a professional indemnity insurance policy.

This insurance covers advice, actions and recommendations which have been provided under our licence.

These arrangements satisfy the requirements of s912B of the Corporations Act and financial services regulation 126.

What should you do if you have a Complaint?

If you have a complaint about the services provided to you or your personal information held you should take the following steps:

1. Contact your adviser and tell them about your complaint verbally or in writing. We will acknowledge your complaint within 24 hours (or one business day).
2. We will try to resolve your complaint quickly and fairly, however, if your complaint is not satisfactorily resolved within 5 business days please call us on 02 8085 1500 or put your complaint in writing and email it to:
fpadmin@efs.com.au
3. If an issue has not been resolved to your satisfaction within 30 calendar days, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.
Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)
In writing to:
Australian Financial Complaints Authority,
GPO Box 3, Melbourne VIC 3001
4. ASIC also has an Infoline on 1300 300 630 which you may use for information about your rights.

FINANCIAL SERVICES GUIDE PART 2: ADVISER PROFILES

This adviser profile should be read in conjunction with part one.

Together these documents form the Libertas Wealth Consulting FSG.

EFS Wealth Pty Ltd* ABN 66 104 989 022
Authorised Representative No: 000436155
Corporate Authorised Representative of Libertas Wealth Consulting Pty Ltd
Australian Financial Services Licence No: 422763

What Advice is Authorised?

Our representatives are authorised to provide advice in the following areas:

- Deposit products
- Debentures, stocks or bonds issued by a government
- Interests in managed investment schemes including
- Investor Directed Portfolio Services
- Interests in MDA Services
- Life insurance products
- Retirement Savings Account products
- Securities
- Standard margin lending products
- Superannuation

We also provide registered tax agent services through our representatives in relation to:

- Financial services provided under an Australian
- Financial Services Licence, and
- Superannuation

* EFS Wealth Pty Ltd trading as EFS

How we provide our personal advice

The following individuals are authorised by Libertas Wealth Consulting to provide personal financial advice through EFS*.

They are paid a salary and may also receive a bonus based on practice profits.

In addition, owners received a share of profits based on their ownership interest.

Mark Causer

(AR No: 334692)



Mark is an Authorised Representative of Libertas Wealth Consulting and an employee of EFS.

Mark has been working in the financial services industry for over 30 years and has been providing personal financial advice since 2003. Mark is a sought-after investment expert and a notable mentor in the Financial Services Industry.

Mark holds an Advanced Diploma of Financial Services and is an Associate member of the Financial Advice Association of Australia (FAAA) and is a registered Tax (Financial) Adviser.

Email: mark@efs.com.au

Ben Lester

(AR No: 439858)



Ben is an Authorised Representative of Libertas Wealth Consulting and an employee of EFS.

Ben has been providing personal financial advice since 2013.

Ben holds a Bachelor of Management degree from the University of Technology, Sydney and Advanced Diploma of Financial Services.

Ben is an Associate member of the Financial Advice Association of Australia (FAAA) and is a registered Tax (Financial) Adviser.

Email: ben@efs.com.au



Nicholas Talley

(AR No: 448667)



Nick is an Authorised Representative of Libertas Wealth Consulting and an employee of EFS.

Nick has been providing personal financial advice since 2013 and has been working in financial services since 2010.

Nick holds a bachelor's degree with honours in Agricultural Economics from the University of Sydney and Advanced Diploma of Financial Services.

Nick is an Associate member of the Financial Advice Association of Australia (FAAA) and is a registered Tax (Financial) Adviser.

Email: nick@efs.com.au

Joel Harrison

(AR No: 1272022)



Joel is a Director and Authorised Representative of Libertas Wealth Consulting and an employee of EFS.

He has worked in financial services since 2008 in a range of roles with a focus on Operations.

Joel holds a Bachelor of Commerce (Marketing) from the University of Sydney and a Diploma of Financial Planning.

Joel is also an accredited Mortgage and Asset Finance broker with a Certificate IV.

Email: joel@efs.com.au

Robert Lattanzi

(AR No:463988)



Robert is an Authorised Representative of Libertas Wealth Consulting and as an employee of EFS.

Robert is extensively experienced, working in the financial services sector for 25 years and providing personal advice to clients since 2003.

Over that period, he has largely operated in the Private Wealth segment of the advice market for large global investment banks and Wealth Management firms, where he has provided holistic, strategic advice to clients in addition to stockbroking services.

Robert holds a Graduate Certificate in Financial Planning from Griffith University and a Diploma in Financial Services. Robert is an Associate member of the Financial Advice Association of Australia (FAAA) and is a registered Tax (Financial) Adviser.

Email: robert@efs.com.au

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Authorised Representative No: 000436155

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