Evaro
WEALTH PARTNERS



FINANCIAL SERVICES GUIDE

Evaro Wealth Partners Pty Ltd | AFSL 472429

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Important information

Before we provide you with financial advice, you should read this Financial Services Guide (FSG) because it contains the following important information designed to help you decide on whether to use our services:

- who we are
- the initial and ongoing advice and services we provide
- how we are paid
- who to contact should you have a complaint

This FSG comprises a business profile of Evaro Wealth Partners, the licensee. The individual member firm that you have engaged for financial planning services will provide you with a professional profile in respect of each of their advisers.

EVARO WEALTH PARTNERS PTY LTD

t 02 9922 6155 | service@evarowealth.com | **www.evarowealth.com**
Level 25 100 Mount Street North Sydney NSW 2060 | PO Box 1890 North Sydney NSW 2059
ABN 13 506 902 489 | **Principals:** Joel Evans CFP® (BCom CA) | Daniel Rossouw CFP® (BProc, Adv.Dip.FS)

ABOUT OUR FIRM

Evaro Wealth Partners Pty Ltd (ABN 63 602 260 579, Australian Financial Services License No 472429) was established in 2015. We provide a range of advisory services to help people grow, manage and protect their wealth. We can help you create, sustain and protect the lifestyle that you desire.

Contact details

Tel: (02) 9922 6155
Level 25, 100 Mount Street, North Sydney NSW 2060

Email: service@evarowealth.com
PO Box 1890, North Sydney NSW 2059

This FSG contains some important information about the services we offer and how we charge for these services.

Lack of impartiality

- In terms of Section 923A of the Corporations Act, Evaro Wealth Partners may not describe itself as independent, impartial or unbiased because we may receive commissions on risk products (e.g. life insurance policies) held by some of our clients. We do not receive commissions in respect of any other type of financial product.
- When advisers receive commissions from insurance providers (and especially where the amount of commission is related to the premium amount), it may result in a conflict of interest between adviser and client.
- In light of the above, we prefer fee-only remuneration arrangements with our clients, and we will recommend this as the preferred course of action whenever we are engaged to provide personal financial advice.
- Before you engage us to provide personal financial advice, we will discuss your options with you and the agreed basis of remuneration will be recorded in writing.
- **Important:** depending on the circumstances, you may prefer for your adviser to receive insurance commissions instead of paying a fee for insurance advice. Notwithstanding your preferences in this regard, you should be aware that this places your adviser in a position where he / she cannot be independent, impartial or unbiased in respect of the insurance advice provided. A fee-only arrangement is the best way to avoid conflicts of interest in relation to product recommendations.
- Please refer to the section entitled *Our remuneration arrangements* (on page 5) for further information.

ADVICE WE CAN PROVIDE

Approved products

Evaro Wealth Partners Pty Ltd maintains a broad approved list, containing investment and insurance products that have been researched by a number of external research houses as well as their in-house research team.

We may recommend products, platforms and portfolio administration services (PAS) promoted or issued by any of the companies on the abovementioned approved list.

In addition we may recommend products that are not on the approved list where appropriate to your circumstances, if agreed to by Evaro Wealth Partners Pty Ltd.

A copy of the approved list for investment and insurance can be supplied to you upon request.

Transaction services

If you do not require advice from us, but you would like us to help you complete a particular transaction, we can also arrange for you to apply for the kinds of products referred to in your adviser's profile. In these cases, we can take your instructions and arrange for the transaction to be completed without providing you with personal advice.

It is important to understand that in these circumstances we will generally ask you to confirm your instructions in writing and to sign a letter that acknowledges you have declined our offer of advice as well as understand the risks of a transaction service. You will be provided with a copy of the letter for your own records. You can also contact us directly with any instructions relating to your existing financial products. We will accept instructions from our existing clients via telephone, mail or email.

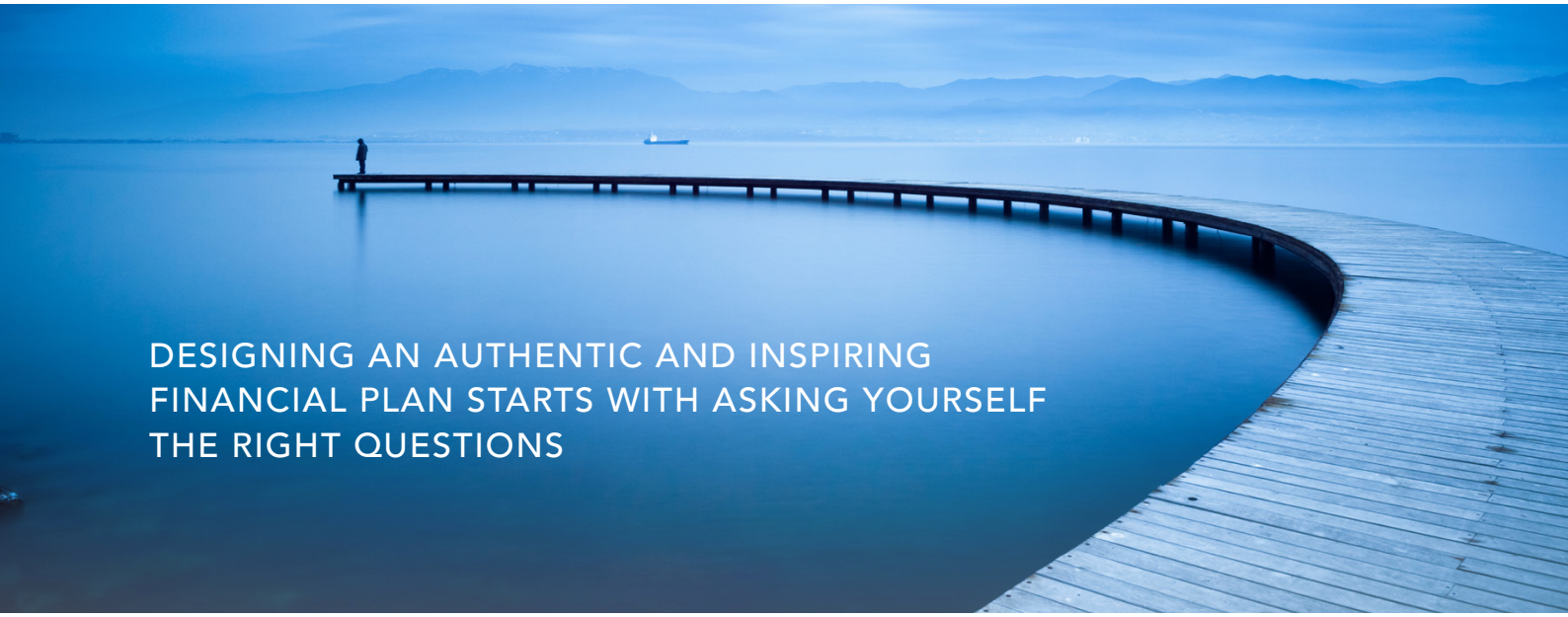
DOCUMENTS YOU MAY RECEIVE

Your adviser's initial advice will be provided to you in a document known as a Statement of Advice (SoA). This document contains a summary of your goals and the strategies and financial products that are recommended to achieve your goals. It also provides you with detailed information about the fees, costs and other benefits to be received by us and your adviser as a result of the advice provided.

We will keep a record of any further advice we provide you for seven years. You may request a copy for your records by contacting our office.

If we recommend or arrange a financial product for you, we will make available a product disclosure statement (PDS) or investor directed portfolio service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage your investment or insurance.

You should read any warnings contained in your SoA, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.



OUR FINANCIAL PLANNING PROCESS

We follow a defined financial planning process so that you can achieve all of the benefits of financial planning advice. Of course, everyone is different, with different circumstances, needs and goals.

We treat every client as an individual but by following a defined process, you will know what to expect.

1. Identifying where you want to be

We help you to identify your financial and lifestyle goals. The type of advice you need could depend on your life stage, the amount of money you want to invest and the complexity of your affairs.

We will help you to identify the range of issues that need to be addressed to meet your goals. You can then decide if you want our advice to meet a single need or a broad range of issues.

2. Considering the opportunities and risks

We assess your current situation and investigate the range of financial options available for you to reach your goals.

3. Bridging the gap

Based on discussions with you and the research conducted by us, we will devise a strategy to bridge the gap between where you are now and where you want to be.

4. Bringing your plan to life

We work closely with you to implement your financial strategy. We help you complete any necessary paperwork and are available to attend meetings with your accountant, solicitor and other professionals to ensure that your strategy is implemented efficiently.

5. Staying on track with regular ongoing advice

As time goes on and circumstances change, your financial plan will need to be changed to keep up to date with your changing needs. The final step in the advice process ensures your financial plan remains on track, by providing you with regular ongoing advice and service.

We offer an ongoing service programme to ensure your plan remains up to date as your needs and circumstances evolve over time.

ADVICE WE CAN PROVIDE

Strategies

- Guidance on budgeting and goal setting
- Savings and wealth creation strategies
- Investment planning
- Superannuation planning
- Pre-retirement planning
- Retirement planning
- Centrelink planning
- Risk and insurance analysis
- Business succession planning
- Tax (financial) advice
- Gearing and margin lending strategies
- Debt management
- Estate planning considerations

Products

- Cash management trusts
- Retirement income streams
- Retail and wholesale managed investment schemes
- Limited investment guarantees
- Socially responsible investments
- Hedge funds
- Platform and master trust products
- Superannuation products
- Personal and group insurance (excluding general insurance)
- Business succession insurance (excluding general insurance)
- Geared products
- Self-managed super funds (including limited recourse borrowing arrangements)
- Direct shares

Although we provide limited estate planning advice as part of or incidental to the provision of financial planning advice, we may be able to arrange access to specialist estate planning services, where required.

OUR REMUNERATION ARRANGEMENTS

Fees for our advice services

The fees charged for our advice services may be based on a combination of:

- A set dollar amount that is agreed between you and your wealth adviser; or
- A percentage-based fee based on the amount you invest that is agreed between you and your wealth adviser.

The advice fees may include charges for the following advice services:

1. Initial advice

The initial advice fee covers the cost of researching and preparing your financial plan and is based on a set dollar amount.

Before providing you with initial advice we will prepare a Letter of Engagement. This document is an agreement that sets out what our initial advice will cover and how much it will cost you.

In addition, the initial advice fee will be disclosed in your financial plan.

2. Advice implementation

The advice implementation fee covers the administrative time spent implementing the recommended strategies and products and is based on a set dollar amount.

The advice implementation fee will be disclosed in the Letter of Engagement or in your Statement of Advice.

3. Ongoing services

The ongoing service fee covers the cost to review or manage the strategies and the products recommended in your Statement of Advice.

The ongoing service fee is calculated as either a set dollar amount or a percentage of your investments.

Unless specified differently, the ongoing service arrangement will have a maximum term of 12 months, after which you will be required to enter into a new arrangement.

Before providing you with ongoing services, we will prepare an Ongoing Service Agreement. This agreement sets out our ongoing service offer, which includes the advice and services we will provide, as well as the frequency of delivery, how much it will cost, your payment method and how the service can be terminated.

In addition, the ongoing service fee will be disclosed in your Statement of Advice.

4. Additional advice

For all other advice, an additional advice fee may be charged based on a set dollar amount. Any additional advice fee will be disclosed in your Statement of Advice (SOA).

5. Commission (if agreed with you)

Please note that for services in relation to insurance, commissions may be paid by the relevant product provider as follows:

- Initial commission – up to 80% of first year premiums
- Ongoing commission – up to 20% of subsequent premiums

Example: on a premium of $1,000 p.a. we may earn $800 upfront and $200 p.a. in subsequent years (before deduction of the licensee's fee).

Your Statement of Advice will outline the advice fees and any commission inclusive of GST.

Payment methods

We offer you the following payment options for payment of our advice fees:

- Cheque, electronic transfer
- Deduction from your investment
- Ongoing service fees may be deducted in a single instalment or in monthly or quarterly instalments over twelve months.

Distribution of fees

We believe the advice services we offer are valuable and the remuneration we receive is a fair reward for our expertise and skills. Our fees and

any brokerage, commissions or additional payments paid by product providers (total remuneration) are receivable by Evaro Wealth Partners Pty Ltd as the Licensee. Evaro Wealth Partners will typically retain 5% (may be up to 15%) of the total remuneration and distribute the remaining amount to the relevant member firm.

Other benefits we may receive

We may be offered or receive non-commission benefits such as attendance at training events, entertainment or sponsorship from some product providers at no extra cost to you. Both Evaro and your adviser maintain a register to document any benefits received with a value greater than $300. A copy of this register can be made available to you within seven days of your request.

OUR REMUNERATION ARRANGEMENTS (continued)

Product competitions

We do not participate in product competitions operated by any product providers that we deal with.

Payments to other professionals

We do not make payments to people or organisations that refer clients to us.

Payments from other professionals

You may be referred to an external specialist to receive further advice. Evaro does not receive referral fees or commissions for introducing you to other professionals.

EVARO WEALTH PARTNERS AND ITS AUTHORISED REPRESENTATIVES

Evaro Wealth Partners Pty Ltd holds an Australian Financial Services Licence (Licence number 472429) and authorises your adviser and their associated firm to give advice under this licence.

Essentially, Evaro Wealth Partners works with its member firms and authorised advisers to ensure they are equipped to give high quality, up-to-date wealth advice.

Evaro Wealth Partners has approved the distribution of this Financial Services Guide (with added adviser profiles) by your adviser.

YOUR PRIVACY

Your privacy is important to us. To learn more about our collection and handling of your personal information and for details on how to access our Privacy Policy please refer to the Appendix to this FSG.

Another financial adviser may be appointed to you if your adviser leavesthe relevant member firm or is unable to attend to your needs due to an extended absence from the business. In these circumstances, we will write to you advising you of the change. Your personal information will be passed on to the new adviser.

If you choose to appoint a new financial adviser, your new adviser will be provided access to your portfolio information. They will be responsible for providing you with ongoing advice relating to those products and you should confirm ongoing fee arrangements with them.

PROFESSIONAL INDEMNITY INSURANCE

Professional indemnity insurance is maintained by Evaro Wealth Partners Pty Ltd and your adviser to cover advice, actions and recommendations which have been authorised by Evaro Wealth Partners and provided by your wealth adviser. The insurance satisfies the requirements imposed by the Corporations Act 2001 and financial services regulations.

CONFIDENCE IN THE QUALITY OF OUR ADVICE

If, at any time, you are not satisfied with the advice you receive, or any other aspect of the service provided by your wealth adviser, you should take the following steps:

- Contact your wealth adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three days, please put your complaint in writing and send it to:
  Evaro Wealth Partners Pty Ltd
  Attention: Complaints Case Manager
  PO Box 1890, North Sydney NSW 2059
  Or email service@evarowealth.com
- Evaro Wealth Partners will acknowledge your complaint and will work with your adviser to resolve your complaint quickly and fairly.

If your complaint has not been resolved satisfactorily, you may escalate your complaint to one of the External Dispute Resolution Schemes listed below.

Type of complaint	External complaints service
Financial advice, investments, superannuation or insurance matters	**Australian Financial Complaints Authority (AFCA)** **Address:** GPO Box 3, Melbourne VIC 3001 **Phone:** 1800 931 678 **Email:** info@afca.org.au
Personal information held	**The Privacy Commissioner** **Address:** GPO Box 5218, Sydney NSW 2001 **Phone:** 1300 363 992 Fax: (02) 9284 9666 **Email:** privacy@privacy.gov.au

ASIC may be contacted on 1300 300 630 to find out which body may be best to assist you in settling your complaint.



APPENDIX: PRIVACY COLLECTION STATEMENT

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006 to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser, their associated member firm and Evaro Wealth Partners may have access to this information when providing financial advice or services to you;
- Your adviser may, from time to time, disclose information to other financial advisers, brokers and those who are authorised by the member firm and / or Evaro Wealth Partners to review customers' needs and circumstances from time to time;
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser in providing financial advice and services to you;
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser and their associated member firm will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your planner or the member firm holds about you at any time to correct or update it as set out in the Evaro Wealth Partners Privacy Policy. This Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles. For a copy of the Privacy Policy visit www.evarowealth.com/privacy or you can contact us.

