CLARUS

PRIVATE WEALTH

Financial Services Guide.

PROVIDED BY

Clarus Private Wealth ACN 692 327 843, Authorised Representative No. 1318276
Ben Northwood, Authorised Representative No. 1003891
(together we, us, our)

As authorised representatives of Wealthyer Advice Assurance Pty Ltd (ACN 663 398 365), AFSL No. 544785 (Licensee)

Date: 1 September 2026 · Version: 1

Part 1

Purpose of this document.

The purpose of this Financial Services Guide (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.

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 service agreement with us, we will ask you to renew the agreement and consent to the deduction of advice fees from your account each year.

Not independent.

Because:

- we receive commissions on the sale of life risk insurance products that are not rebated in full to clients;
- our advisers have interests in financial products that may also be recommended to our clients;
- We are not able to refer to ourselves or our advice as 'independent', 'impartial' or

Financial services we are authorised to provide.

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

- deposit and payment products (basic and non-basic)
- 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 and MDA services
- retirement savings accounts products
- securities
- superannuation

Clarus Private Wealth Pty Ltd is a Corporate Authorised Representative of the Licensee. All financial services will be provided by Clarus Private Wealth Pty Ltd and its sub-authorised representatives who are listed in the Adviser Profile provided separately.

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 Clarus Private Wealth Pty Ltd. Benjamin James Palmer Northwood is the owner of Clarus Private Wealth Pty Ltd and shares in the profits that are made by Clarus Private Wealth Pty Ltd.

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 $300 to $1,500 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 $3,300 to $9,900 but may exceed this range in complex cases. These fees will be agreed with you beforehand and will be disclosed in an SoA or RoA which will be provided to you.

Ongoing fees.

Our ongoing fees depend on the ongoing service that we provide to you. They are typically charged as either a percentage based on the value of your portfolio of between 0.20% and 1%, an agreed fixed price of between $4,800 and $22,000, or a combination of both, but may exceed this range in complex cases and are paid monthly. The amount of ongoing fees will depend on 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. Any ongoing fees will be agreed with you prior to you being charged.

Brokerage fees.

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 22% and 66% of the first year's annual premium.
We also receive an ongoing commission payment of between 11% and 33% 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 60%, we will receive $1,200. The issuer will pay us 10% 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 $200 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 education 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, Benjamin James Palmer Northwood shares in the profits made by Clarus Private Wealth Pty Ltd.

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. No such associations or relationships exist.

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

AFCA address

Australian Financial Complaints Authority (**AFCA**):
GPO Box 3, Melbourne VIC 3001 Phone 1800 931 678 · Fax 03 9613 6399 · afca.org.au · info@afca.org.au

Our Complaints Handling Policy is available on request and at our website

clarusprivatewealth.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 claruswealth.com.au/privacy-policy

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:

Clarus Private Wealth Pty Ltd

Phone: 0401 922 606
Email info@claruswealth.com.au

Mail to:
Clarus Private Wealth Pty Ltd PO Box 2137
Parkdale VIC 3195
Melbourne Office:
Clarus Private Wealth
Central House
Level 3/489 Toorak Rd
Toorak VIC 3142

Licensee

Phone 03 4232 3000
Email waa@wealthyer.com.au

Mail to:
Wealthyer PO Box 1174
Barwon Heads VIC 3227
Melbourne Office:
Level 1/6 Riddell Parade
Elsternwick VIC 3185

Clarus Private Wealth Pty Ltd ACN 692 327 843, Authorised Representative No. 1318276; Benjamin James Palmer Northwood, Authorised Representative No. 1003891 (Benjamin); (together we, us, our). As authorised representatives of Wealthyer Advice Assurance Pty Ltd ACN 663 398 365, AFSL No. 544785 (Licensee). The distribution of this Financial Services Guide (FSG) is authorised by the Licensee.
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PART 2

Adviser Profile.

Ben Northwood.

FINANCIAL ADVISER

0401 922 606

ben@claruswealth.com.au

www.clarusprivatewealth.com.au

Experience.

Ben is a Wealth Adviser who brings technical depth and a calm, human approach to every client relationship — turning financial complexity into clarity, and lightening the load at every stage of life. With almost two decades of experience advising families, professionals, and business owners, Ben's approach is grounded in integrity, education, and trust. His clients value his calm, transparent style, and his ability to make even the most complex topics feel simple, and a little less to carry.

Qualifications.

- Bachelor of Business (Finance & Management), Swinburne University
- Graduate Diploma (Financial Planning)

Professional memberships.

Ben is a member of the Financial Advice Association of Australia (FAAA) and abides by its codes of professional conduct and ethics.

Referral fees.

Where you have been referred to Clarus Private Wealth Pty Ltd or Benjamin Northwood by a third party, any referral payments will be disclosed in your advice or disclosure document. Currently, Wealthyer Advice Assurance Pty Ltd and Clarus Private Wealth Pty Ltd do not pay or entice any third parties.

Remuneration.

Clarus Private Wealth Pty Ltd receives all remuneration it generates from its clients and pays Wealthyer Advice Assurance Pty Ltd a fixed fee for licensee services such as compliance, research and insurance cover.
Benjamin James Palmer Northwood is the owner of Clarus Private Wealth Pty Ltd and shares in the profits made by Clarus Private Wealth Pty Ltd.
Benjamin James Palmer Northwood is a Director of Clarus Private Wealth Pty Ltd and may be paid Directors Fees in relation to this company. In addition, Benjamin James Palmer Northwood and associated and related parties hold interests in Clarus Private Wealth Pty Ltd and are entitled to distributions and dividends made by the company.
All remuneration will be disclosed to you in a SoA or RoA that you will receive before agreeing to any recommendations made by Benjamin.

Interests.

Clarus Private Wealth Pty Ltd is not owned by any Fund Manager or Institution. Clarus Private Wealth Pty Ltd and its advisers, directors and their associated and related parties may have a financial interest in any of the financial products, or interests in the product issuers recommended. Where those interests constitute substantial interests within the meaning of the Corporations Act 2001, they will be disclosed to you in writing when advice is provided.

Services.

- Wealth accumulation strategy
- Retirement planning and pension advice
- Superannuation and rollover advice
- Personal and business risk insurance advice
- Business succession, transition and asset protection planning
- Cash flow advice
- Centrelink financial planning advice
- Estate planning
- Portfolio review and ongoing advice services

Authorisations.

- Deposit products – non basic deposit products
- Government debentures, stocks or bonds
- Life investment and life risk products
- Managed investment schemes, including investor directed portfolio services (IDPS)
- Retirement savings account products
- Securities
- Superannuation products
- Self-Managed Superannuation Funds (SMSF)
- Managed Discretionary Account (MDA) services

Exclusions.

- Margin lending
- Credit services (as related to financial planning)