



FINANCIAL SERVICES GUIDE

19 May 2026

Watzdorf Financial Planning
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This Financial Services Guide has been authorised for distribution by the authorising licensee:

Watzdorf Nominees Pty. Ltd.

ACN: 131 322 846

Australian Financial Services Licence (AFSL) Number: 505613

35 Dequetteville Terrace

KENT TOWN SA 5067

Email: mail@watzdorf.com.au

Web: www.watzdorf.com.au

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This Financial Services Guide (“FSG” or the “Guide”) provides you with important information about Watzdorf Nominees Pty. Ltd. (“Licensee”) and its Authorised Representatives, who will provide you with the financial services described in this guide. It is designed to help you evaluate and make an informed decision about whether to use the financial services described in this guide. We suggest you retain this guide for your future reference. If any part of this guide is not clear, please speak to your financial adviser.

This guide contains important information about:

- The financial services we offer as Authorised Representatives of Watzdorf Nominees Pty. Ltd.
- Watzdorf Nominees Pty. Ltd. as the holder of an AFSL.
- The financial services that Watzdorf Nominees Pty. Ltd. offer.
- The process we follow to provide financial services.
- How we, our associates, and Watzdorf Nominees Pty. Ltd. are paid.
- Any arrangements which may influence our advice to you.
- How we and Watzdorf Nominees Pty. Ltd. protect your privacy.
- Who to contact if you have a complaint or if you are not satisfied with the services provided.

Part of this guide contains adviser profiles and includes information on the services your adviser is authorised to provide on behalf of Watzdorf Nominees Pty. Ltd.

References in this guide to “me”, “I”, “us”, “we” and/or “our” should be read as either Watzdorf Nominees Pty. Ltd. or your “Authorised Representatives” of Watzdorf Nominees Pty. Ltd., as the context requires.

This document contains the following sections:

- Financial Services Guide (Section 1).
- Privacy Statement (Section 2).
- About Your Advisers (Section 3).
- The Services We Provide (Section 3).
- Fees and Charges (Section 4).
- Are You Satisfied? (Section 5).
- Contact Us (Section 6).

NOT INDEPENDENT

Watzdorf Nominees Pty. Ltd. cannot call itself “independent”, “impartial” or “unbiased” under section 923A Corporations Act, as we receive commissions from life insurance product providers for advice provided in relation to life insurance products as payment for our services. We also offer a Managed Discretionary Account (MDA) service.

ABOUT WATZDORF NOMINEES PTY. LTD.

Watzdorf Nominees Pty. Ltd. is wholly owned by Werner and Manuela Watzdorf. We provide financial services that are structured to suit the particular needs of each client. Our advice is highly personalised and explicitly considers our clients. Authorised Representatives specialise in personalised strategic financial planning, personal risk insurance and investment advice to individuals, small business owners and trustees. We will engage in extensive market and company-specific research and closely monitor a dynamic approved product list. To allow us to concentrate on our core activities, we outsource some functions and engage professional services to assist us with the delivery of legal, accounting, compliance and other licensee support services, research, training, IT support, modelling and planning software. We have access to a broad range of products and platforms and will recommend products that are in your best interest.

Watzdorf Nominees Pty. Ltd. holds an AFSL issued by the Australian Securities and Investments Commission.

As an Authorised Representative, we act on behalf of Watzdorf Nominees Pty. Ltd. when providing the financial services we are authorised to provide under Watzdorf Nominees Pty. Ltd.'s AFSL.

As the holder of an AFSL, Watzdorf Nominees Pty. Ltd. is responsible for the financial services we provide to you. Watzdorf Nominees Pty. Ltd. acts on its own behalf when these financial services are provided to you.

SECTION 1

FINANCIAL SERVICES GUIDE

WHAT OTHER INFORMATION SHOULD YOU CONSIDER BEFORE DECIDING WHETHER TO PROCEED WITH OUR RECOMMENDATIONS?

If you receive personal financial advice, this will be documented in a Statement of Advice (SoA), or in specific circumstances a Record of Advice (RoA), that confirms the discussions you have had with us, the recommendations we are making and the basis for those recommendations. These documents will also explain how those recommendations will work towards achieving your goals, any relevant fees received by us, and any associations with financial product providers.

When a financial product is recommended to you, you will be provided with a Product Disclosure Statement (PDS) or other disclosure document issued by the product provider. Among other things, the PDS contains information about the risks, benefits, features and fees payable in respect of the product. In combination, these documents will help you make an informed decision about whether to proceed with our recommendations.

WHO PROVIDES THE FINANCIAL SERVICES DESCRIBED IN THIS FSG?

The financial services described in this FSG are provided by us as Authorised Representatives of Watzdorf Nominees Pty. Ltd.

WHO IS RESPONSIBLE FOR THOSE FINANCIAL SERVICES?

As the holder of an AFSL, Watzdorf Nominees Pty. Ltd. is responsible for the financial services we provide to you. Watzdorf Nominees Pty. Ltd. acts on its own behalf when these financial services are provided to you. In relation to the financial services offered in this FSG, Watzdorf Nominees Pty. Ltd., as the holder of an AFSL, does not act on behalf of any other person or licensee. Watzdorf Nominees Pty. Ltd. is only responsible for the services offered in the FSG.

The law requires Watzdorf Nominees Pty. Ltd. to have arrangements in place to compensate certain persons for loss or damage they suffer from certain breaches of the Corporations Act by Watzdorf Nominees Pty. Ltd. and/or its Authorised

Representatives. Watzdorf Nominees Pty. Ltd. has internal and external complaint review arrangements as well as professional indemnity insurance that satisfy these requirements.

WHAT FINANCIAL SERVICES DO WE OFFER?

We are authorised, on behalf of Watzdorf Nominees Pty. Ltd., to provide financial product advice and to deal in a wide range of products including:

- Basic deposit products.
- Government debentures, stocks or bonds.
- Life investment and life risk products.
- Managed investment schemes, including investor-directed portfolio services.
- Managed Discretionary Account (MDA) services.
- Retirement savings account products.
- Securities (e.g., shares).
- Superannuation products.

Some of the services we can provide you are:

- Financial planning advice.
- Wealth accumulation advice.
- Superannuation advice, including self-managed superannuation funds.
- Redundancy advice.
- Retirement advice.
- Cash flow advice.
- Social security benefits advice.
- Life and disability insurance advice.
- MDA services.
- Estate planning services (financial planning).

MANAGED DISCRETIONARY ACCOUNT (MDA) SERVICE

Your adviser may offer you a Managed Discretionary Account (MDA) service to manage investments held through your nominated platform or account(s) on your behalf, in accordance with an investment program ("Investment Program") agreed with you. The Investment Program will be documented in an SoA which will detail your adviser's advice and how it will assist you in meeting your objectives.

An MDA service means your adviser can transact on nominated account(s) without contacting you before each transaction. It is therefore important that you clearly understand how your adviser will exercise the discretion and the limitations imposed. Watzdorf Nominees Pty. Ltd. impose certain limits

on your adviser's discretionary services; however, you may tailor these services and apply further limits if you require. Your adviser will discuss this with you before they make any such recommendations, and these limits will be documented in the Investment Program that is included in your SoA.

The Investment Program complies with Division 3 of Part 7.7 of the Corporations Act and will contain:

- Statements about the nature and scope of the discretions that your adviser will be authorised and required to exercise under the MDA service and any investment strategy that is to be applied in exercising those discretions.
- Information about any significant risks associated with the MDA service.
- The basis on which your adviser considers the MDA service to be suitable for you.
- Warnings that the MDA service may not be suitable for you if you provide limited or inaccurate information relating to your relevant personal circumstances or if your relevant personal circumstances change.

IMPORTANT INFORMATION AND RISKS TO UNDERSTAND BEFORE ACCEPTING AN MDA SERVICE

If you accept an MDA service, your adviser may make changes to the investments held through your nominated account(s) without your agreement and without first consulting or notifying you. This presents a risk for you, as you will not sign off on each transaction before it is implemented.

To ensure the changes your adviser makes are appropriate for you, they will only undertake transactions which are consistent with their understanding of your relevant personal circumstances and the Investment Program that is established for you.

In addition:

- You may cancel the MDA service or request changes to the Investment Program at any time by first notifying your adviser in writing.
- To protect your interests, Watzdorf Nominees Pty. Ltd. does not allow your adviser to have authority to withdraw funds from the nominated account(s). Further, they are not

authorised to transact funds held outside your nominated account(s) without your specific prior approval.

- As described above, Watzdorf Nominees Pty. Ltd. places certain limits on your adviser's discretionary services, such as:
 - They are not permitted to trade on your nominated account(s) in an attempt to make short-term gains. All investment decisions must be made with long-term goals in mind.
 - They are required to maintain your portfolio within a specified range for each asset class or as further restricted by you. These limits on your adviser's discretion will be described in more detail in your SoA.
- As your adviser will be acting with discretion, it is important that they understand your relevant personal circumstances, needs and objectives at all times. If they change at any time, you must inform them immediately; otherwise, the services they provide may not be appropriate or suitable for you.
- Your adviser will review the Investment Program and the suitability of an MDA Service annually, considering your financial circumstances, needs and objectives. The MDA service does not include a custodial or depository service, as this is facilitated through your nominated account(s).

HOW TO ACCEPT AN MDA SERVICE

Should you wish to use our advisory services, your adviser will provide you with an SoA which contains their recommendations to you, and this may include a recommendation for you to use the MDA Service offered by Watzdorf Nominees Pty. Ltd.

If you choose to accept the MDA Service, you must first enter into an MDA Service agreement with Watzdorf Nominees Pty. Ltd., which will be contained in your SoA, by signing the *Authority to Proceed* attached to the SoA., amongst other documents which authorise your adviser to transact on your nominated account(s).

WHO IS RESPONSIBLE FOR REVIEWING THE INVESTMENT PROGRAM?

Your adviser is required to review your investment program to ensure that it remains suitable for you. This review must take place at least once every 13 months. Your adviser will contact you to arrange this review.

DO YOU PROVIDE CUSTODIAL OR DEPOSITORY SERVICES FOR MY PORTFOLIO?

We do not provide custodial or depository services. Your assets in the regulated platform are held by the operator or custodian of the regulated platform. We will give the operator instructions in relation to the assets in your MDA service. In addition:

- You may cancel the MDA service or request changes to the Investment Program at any time by first notifying me in writing.
- For direct share investments only, you may give me discretion to exercise any rights relating to the direct share investments in your portfolio (for example, corporate actions), which are also within my Watzdorf Nominees Pty. Ltd. authorisation. In all other circumstances, I will only act in accordance with your written instructions on how any rights relating to these products in your portfolio are to be exercised.
- To protect your interests, Watzdorf Nominees Pty. Ltd. does not allow me to have authority to withdraw funds from the nominated BT Panorama or Netwealth account(s). Further, I am not authorised to transact funds held outside your nominated BT Panorama or Netwealth account(s) without your specific prior approval.
- As described above, Watzdorf Nominees Pty. Ltd. places certain limits on my discretionary services, such as:
 - I am not permitted to trade on your nominated BT Panorama or Netwealth account(s) in an attempt to make short-term gains. All investment decisions must be made with long-term goals in mind.
 - I am required to maintain your portfolio within a specified range for each asset class or as further restricted by you.

These limits on my discretion will be described in more detail in your SoA.

WHAT PRODUCTS ARE AVAILABLE?

A range of financial products offered by many leading financial product providers are available to our advisers when they provide personal advice.

Internal and external experts provide financial product research, which is used to carefully select and maintain an extensive list of Approved Products for us to select from. We conduct due diligence on

external research report providers that provide us with research.

Your adviser will only recommend a product to you after considering its appropriateness to your individual objectives, financial situation and needs. The recommendations will be made after investigating the financial products and may require them to investigate and consider a financial product which is not on the APL.

HOW DO WE ENSURE THAT THE ADVICE WE GIVE YOU SUITS YOUR NEEDS AND OBJECTIVES?

To ensure your adviser provides personal advice that is appropriate, they firstly need to understand your financial situation, personal financial objectives and needs. Your adviser will follow a step-by-step process as outlined below:

1. They will meet with you for an initial consultation. During this meeting they will discuss your expectations and provide you with details of the services they can offer.
2. They will collect all the information they need from you, including your personal financial situation, financial objectives and needs. If you do not wish to provide the information they require, they will advise you of the possible consequences of not disclosing your full personal information and the impact on the recommendations given. This may include not being able to provide advice on the subject matter you request.
3. They will help you identify your goals and may discuss your attitude towards investment risk.
4. They may consider strategies and areas such as income, social security, insurance, cash and estate planning requirements. Where required, they will also conduct a reasonable investigation of the financial products that may be suitable to implement the strategies as part of the recommendations. Based on these and other considerations, they will prepare and present you with a written SoA, or in some cases, depending on the circumstances, an RoA. They will explain in the SoA (or RoA) the basis for the advice and any remuneration, benefits or associations which could have influenced the advice.

5. Where your adviser has recommend financial products, they will provide you with a Product Disclosure Statement (PDS) or other disclosure document containing information about each product recommended to help you make an informed decision about whether to purchase that product.
6. They will discuss their recommendations with you, make any changes you require, and obtain your agreement to implement those recommendations. They will then implement the recommendations.
7. If you enter into an ongoing service agreement that includes a regular review component, your adviser will meet with you periodically to review your financial circumstances. Details about your ongoing service agreement will be outlined in your Ongoing Service Agreement document and/or SoA. We will renew your agreement every year by obtaining your authority via signature. We will also explain to you any significant risks of the financial products and strategies which we recommend to you. If you are unclear of the risks, do not hesitate to question us further.

In certain circumstances, we may not provide you with personal advice via an SoA or RoA, as outlined above. These circumstances may include:

1. Where we provide you with only general advice, such as through seminars and newsletters.
2. When we are acting under a Managed Discretionary Account (MDA) service which allows us to manage investments on your behalf, once you have accepted this service in an SoA.
3. Further advice or verbal advice – if you previously received advice recorded in an SoA, any further personal advice provided by us may be recorded in an RoA. We will not necessarily provide you with a copy of the RoA unless you request it.

WHAT DOCUMENTS DO YOU GET IF WE PROVIDE FURTHER ADVICE?

Where a further review is conducted and personal advice is provided, in some circumstances we are not required to provide you with an SoA for this further advice. Where this is the case, if you have not already been provided with an RoA, you may

request a copy of the RoA from us by contacting us on any of the contact details set out on page 15 for a period of seven years from when the further advice was first provided to you.

HOW CAN YOU INSTRUCT US?

You may specify how you would like to give us instructions, for example, by phone, text message or email using any of the contact details set out on page 15. Alternatively, you may provide instructions to us in person. Where instructions are provided by telephone, we will keep a file note of the conversation and may ask you to confirm instructions in writing.

HOW ARE WE PAID FOR OUR SERVICES?

Watzdorf Nominees Pty. Ltd. may receive:

- Fees paid by clients.
- Commissions paid by product providers.
- Other payments by product providers.
- Other benefits.

Fees and commissions are payable (as directed by your Authorised Representative) to any of Watzdorf Nominees Pty. Ltd., your Authorised Representative, or any other approved party. Watzdorf Nominees Pty. Ltd. may pay up to 100% of any fees and commissions to us.

Details of any fees, commissions or other benefits that we, Watzdorf Nominees Pty. Ltd., or other associated persons are entitled to receive if you implement our recommendations in relation to a specific financial product will be disclosed to you in your SoA or RoA when personal advice is given.

WHAT TYPE OF FEES, COMMISSIONS, PAYMENTS AND OTHER BENEFITS DO WE RECEIVE FOR OUR SERVICES?

The types of fees, commissions and other benefits that may be received by us and by Watzdorf Nominees Pty. Ltd. include the following:

Service Fees

We will discuss and agree on our fee structure with you before we provide you with services. The types of fees you can be charged are listed below. You may be charged a combination of, or part of, any of these fees.

As part of detailed financial planning, there are costs to you at various stages of the process. Before making any recommendations, we will discuss and agree on the fees with you.

Advice fees are inclusive of GST and payable by you at the following stages:

1. **Recommendation:** For having a personalised financial plan (SoA) prepared, a plan preparation fee (up to \$6,600) may be payable. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you. We will discuss these fees with you and gain your agreement to the fees before we provide you with advice.
2. **Implementation:** We may charge an implementation fee to implement the recommendations in your financial plan. These are payable when you decide to proceed with the implementation of any one or more recommendations that we provide to you. The actual fee will depend on the complexity of your situation and the amount of funds invested but will not exceed:
 - a. \$6,600; and/or
 - b. 60% of the first year's insurance premium received as commission.
3. **Ongoing:** If you choose to enter into an Ongoing Service Agreement (OSA) to ensure that your financial strategies and products remain appropriate to you, you may be charged an ongoing advice service fee of up to \$15,290 per person per annum depending on the total funds under management and complexity of our advice. This fee will be agreed with you and is either a set amount or an amount based on the amount of funds under our advice and/or the time involved in reviewing your portfolio and circumstances.

Note: Full details of all fees and commissions for financial services will be provided to you in a Statement of Advice (SoA), or Record of Advice (RoA), and Product Disclosure Statements (PDS) at the time of receiving any recommendation.

Payment Methods

Our fees are either invoiced to you directly or deducted from your investments, or a combination of these methods.

Where it is debited from your investments, it is normally referred to as the Adviser Service Fee.

In most instances you will be able to select the method of payment that suits you best. We will discuss and agree on the method of payment with you before we provide you with services.

FEES AND COSTS ASSOCIATED WITH YOUR MDA SERVICE

There is no additional fee if you choose to partake in our MDA service, although there are costs relating to the management of the MDA which will be fully disclosed to you when the MDA is recommended. We offer the MDA service on a number of platforms, with the details of all fees disclosed to you as part of your advice.

COMMISSIONS

Life Insurance Products

Initial and ongoing commissions from insurance providers may be received by us. These commissions are paid to Watzdorf Nominees Pty. Ltd. by the insurance company if you acquire the cover your adviser recommends to you. The value or cost of the commissions are included in the cost of what you pay for the insurance and are not an additional cost to you. The commissions we receive will be disclosed in your SoA and/or RoA with our recommendations. The commissions are based on the policy cost, which is the sum of the premiums you pay and may include other fees related to the product.

The initial commission is paid at the commencement of the policy by the insurance company to Watzdorf Nominees Pty. Ltd.

Ongoing commissions are payments paid by the insurance company to Watzdorf Nominees Pty. Ltd. each year from the second year onward, for as long as you hold the policy. These commissions may be passed onto the adviser.

If you initiate an increase to your cover (resulting in an increase in the cost of premium payable by you to the insurer), Watzdorf Nominees Pty. Ltd. may receive a further initial commission and an increase

in the receipt of ongoing commissions on the value of the annual increase to your policy cost.

The maximum commission that Watzdorf Nominees Pty. Ltd. may receive is set out in the table below:

Date a new product is issued	Initial commission	Ongoing commission
Policies in place prior to 1 January 2020	Up to 140% on the first years' premium	Up to 38.5% on the renewal premium
Policies in place after 1 January 2020	Up to 66% on the first years' premium	Up to 22% on the renewal premium

Example

We recommend an insurance product to you, and it is issued on 20 March 2026 with a premium of \$1,000. We would receive 66% or \$660 of the first years' premium as an initial commission, and 22% or \$220 of the renewal premium, assuming it remains unchanged each year.

You'll find details of how your insurance policy cost is calculated in the relevant PDS that we provide you. Where personal advice is provided to you, you'll also find details of the commission that Watzdorf Nominees Pty. Ltd. and we are entitled to receive if you decide to purchase a life insurance product in your SoA or RoA.

DOES WATZDORF NOMINEES PTY. LTD. CHARGE ANY FEES?

Watzdorf Nominees Pty. Ltd. will not charge you any additional fees. However, it may retain up to 100% of all fees and commissions generated by its Authorised Representatives.

OTHER BENEFITS

From time to time, we may accept alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (e.g., training or sponsorship to attend conferences). We maintain a register detailing any benefit we receive which is valued above \$100 and other benefits that relate to information technology software or support

provided by a product issuer or that relate to educational and training purposes.

A copy of the register is available on request for a small charge.

WHAT FEES DO WE PAY TO SOMEONE WHO REFERS YOU TO US?

If you are referred to us, we may provide the referrer with gifts such as branded promotional items, hampers or gift vouchers.

SECTION 2

PRIVACY STATEMENT

WHY WE COLLECT YOUR PERSONAL INFORMATION

We collect personal information, including sensitive information (e.g., health information), from you to provide you with services, including financial advice.

We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, to prevent fraud, crime or other activity that may cause harm in relation to the particular products or services provided, and to help us run our business.

If you do not provide all the information we request, we may no longer be able to provide a product or service, including financial advice, to you.

COLLECTING AND DISCLOSING YOUR PERSONAL INFORMATION

We may disclose your personal information to anyone we engage to do something on our behalf, such as a service provider, and other organisations that assist us with our business. We may also disclose your personal information to third parties such as a complaints body to whom a complaint relating to a product or service is referred, your past and present employers, any party acquiring an interest in our business and anyone acting on your behalf.

We may also collect from the parties listed above any personal information they may hold about you which relates to our provision of financial advice.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

Watzdorf Nominees Pty. Ltd. is also required, pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF Act) and its corresponding rules and regulations, to implement certain client identification processes. We may be required to obtain information about

you at the time of providing financial services to you and from time to time in order to meet our legal obligations.

We have certain reporting obligations pursuant to the AML/CTF Act, and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

OTHER IMPORTANT INFORMATION

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available at www.watzdorf.com.au/disclaimer.

It covers:

- How you can access the personal information we hold about you and ask for it to be corrected.
- How you may complain about a breach of the Privacy Act 1988 (Cth) or a registered privacy code and how we will deal with your complaint.
- How we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

Where you have provided information about another individual, you must make them aware of that fact and the contents of this privacy statement.

We will use your personal information to contact you or send you information about other products and services offered by us or our preferred suppliers. If you do not wish to receive marketing communications from us, please contact us.

DEFINITIONS

“We”, “our”, and “us” means Watzdorf Nominees Pty. Ltd. and its Authorised Representatives.

SECTION 3

ABOUT YOUR ADVISERS

WHO ARE YOUR FINANCIAL ADVISERS?

Your financial advisers are Werner Watzdorf, Manuela Watzdorf, Aaron Ward, Marcus Rautenbach and WA & MK Watzdorf Pty. Ltd.

In section 3, the terms “I”, “me”, “us”, “we” and “our” refer to the advisers, WA & MK Watzdorf Pty. Ltd. and Watzdorf Financial Planning. The term “Representatives” refers generally to Watzdorf Nominees Pty. Ltd.'s Authorised Representatives.

WERNER WATZDORF

Authorised Representative number is 242190.

MANUELA WATZDORF

Authorised Representative number is 1243784.

AARON WARD

Authorised Representative number is 1310232.

MARCUS RAUTENBACH

Authorised Representative number is 1317339.

WA & MK WATZDORF PTY. LTD.

Corporate Authorised Representative number is 242417.

WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

WERNER WATZDORF

I have extensive experience in the financial planning industry. I have spent over 37 years as a financial adviser offering advice to individual clients as well as small and large business clients. Prior to Watzdorf Nominees Pty. Ltd., I was a financial adviser with Apogee Financial Planning Limited and Securitor Financial Group as a financial planner.

MANUELA WATZDORF

I have spent over nine years as a financial adviser offering advice to individual clients from a wide range of backgrounds. My aspiration is to assist women to understand investing and the financial planning process to help them feel secure on their path to financial success.

I co-founded WA & MK Watzdorf Pty. Ltd. in 1994 and established administration and accounting practices supporting the growing business, drawing on expertise gained in more than 11 years' management and customer service.

AARON WARD

I have spent over six years in administration and client service with Watzdorf Financial Planning and finished my Professional Year in 2024. As a Provisional Financial Adviser, I assisted financial advisers with ongoing support in client meetings and helped build tailored financial strategies that met each client's financial goals and needs. I continue to strengthen my knowledge, competency, and skills in the provision of effective and trusted financial advice while building professional relationships with clients.

MARCUS RAUTENBACH

I have spent over four years in administration and client service with Watzdorf Financial Planning and finished my professional year in 2026. As a Provisional Financial Adviser, I assisted financial advisers with ongoing support in client meetings and helped build tailored financial strategies that met each client's financial goals and needs. I continue to strengthen my knowledge, competency, and skills in the provision of effective and trusted financial advice while building professional relationships with clients.

WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

WERNER WATZDORF

I am a Certified Financial Planner® and member of the Financial Advice Association Australia (FAAA). I hold a Master of Financial Planning, am a Chartered Retirement Planning CounsellorSM (CRPC®), an Accredited Behavioural Finance ProfessionalSM (ABFP®), have completed the master's level of Self-Managed Superannuation (SMSF) and passed the mandatory Financial Planner exam in 2019.

MANUELA WATZDORF

I hold a Graduate Diploma in Financial Planning. I am also an associate member of the Financial Advice Association Australia (FAAA) and passed the mandatory Financial Planner exam in 2019.

AARON WARD

I hold a Graduate Diploma of Financial Planning and passed the Adviser Exam in April 2024. I am also an associate member of the Financial Advice Association Australia (FAAA), a Chartered Retirement Planning CounsellorSM (CRPC®), and an Accredited Behavioural Finance ProfessionalSM (ABFP®).

MARCUS RAUTENBACH

I hold a Bachelor of Commerce: Accounting and Finance, a Graduate Diploma of Financial Planning and passed the Adviser Exam in March 2025. I am also an associate member of the Financial Advice Association Australia (FAAA).

DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

Werner and Manuela have an association with WA & MK Watzdorf Pty. Ltd. (ABN: 61 063 847 549) as directors and employees.

Aaron and Marcus have an association with WA & MK Watzdorf Pty. Ltd. (ABN: 61 063 847 549) as employees.

Fees and commissions are paid to WA & MK Watzdorf Pty. Ltd. by Watzdorf Nominees Pty. Ltd.

WA & MK Watzdorf Pty. Ltd. is also a Corporate Authorised Representative of Watzdorf Nominees Pty. Ltd. and is not a related company of Watzdorf Nominees Pty. Ltd.

THE SERVICES WE PROVIDE

WHAT AREAS IS YOUR FINANCIAL ADVISER AUTHORISED TO PROVIDE ADVICE ON?

We are authorised by Watzdorf Nominees Pty. Ltd. to provide all the financial services covered by the licence of Watzdorf Nominees Pty. Ltd., specifically including advice or services in the following areas:

- Deposit products.
- Government debentures, stocks or bonds.
- Life investment and life risk products.
- Managed investment schemes, including investor directed-portfolio services.
- MDA services.
- Retirement savings account products.
- Securities (e.g., shares).
- Superannuation products.

Please ask us if you would like a referral for advice in relation to products not on the above list. If we receive a specific fee for this referral, it is disclosed below in *Section 4: Fees & Charges*. It may also be disclosed in an advice document such as a Statement of Advice (SoA), if we provide you with personal advice.

SECTION 4

FEES & CHARGES

HOW WILL YOUR FINANCIAL ADVISER BE PAID FOR THE SERVICES PROVIDED?

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by us are paid to Watzdorf Nominees Pty. Ltd.

Watzdorf Nominees Pty. Ltd. receives all fees and commissions payable for the services we provide and pays up to 100% of all the fees and commissions it receives to WA & MK Watzdorf Pty. Ltd.

Directors and shareholders will receive director fees and profit share from WA & MK Watzdorf Pty. Ltd., as determined by those companies as appropriate from time to time.

Employees of Watzdorf Financial Planning receive an annual salary.

WHAT IS YOUR FINANCIAL ADVISERS FEE STRUCTURE?

As part of detailed financial planning, there are costs to you at various stages of the process. Before making any recommendations, we will discuss and agree on the fees with you.

Advice fees are inclusive of GST and payable by you at the following stages: Recommendation, Implementation and Ongoing. Refer to page 8 for full details.

WHAT AMOUNTS DO MY EMPLOYER AND OTHER RELATED ENTITIES RECEIVE FOR FINANCIAL SERVICES?

All fees, commissions and incentives are received by WA & MK Watzdorf Pty. Ltd. trading as Watzdorf Financial Planning.

DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your account balance, rather than 1%, could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask Watzdorf Nominees Pty. Ltd. or your financial adviser.

TO FIND OUT MORE

If you would like to find out more or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) website (www.moneysmart.gov.au) has a managed investment fee calculator to help you check out different fee options.

WHAT OTHER BENEFITS DOES YOUR FINANCIAL ADVISER RECEIVE?

In addition to the remuneration detailed above, we are eligible to qualify for other benefits and entitlements as detailed below:

- From time to time, we may accept alternative forms of remuneration from product providers or other parties (up to a value of \$300), such as hospitality. Benefits relating to support connected with our professional development (e.g., training or sponsorship to attend conferences) may exceed \$300. We maintain a register detailing any benefit that we receive and other benefits that relate to information technology software support provided by a product issuer or that relate to educational and training purposes. A copy of the register is available on request for a small charge.

SECTION 5

ARE YOU SATISFIED?

WHAT TO DO IF YOU HAVE ANY CONCERNS ABOUT OUR SERVICES

Watzdorf Nominees Pty. Ltd. and its representatives endeavour to provide you with quality financial advice. If you have a complaint or concern about the service provided to you, we encourage you to take the following steps:

1. First, contact your adviser about your concern.
2. If your concern is not resolved to your satisfaction, you may contact Watzdorf Nominees Pty. Ltd. by:

Writing to:

Advice Complaints
Watzdorf Nominees Pty. Ltd.
35 Dequetteville Terrace
KENT TOWN SA 5067

Email:

mail@watzdorf.com.au

3. If your concern is not resolved to your satisfaction within 30 days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA) in the following ways:

Writing to:

Australian Financial Complaints Authority
GPO Box 3
MELBOURNE VIC 3001

Email:

info@afca.org.au

Website:

www.afca.org.au

Phone:

1800 931 678

4. The Australian Securities and Investments Commission (ASIC) is Australia's corporate, markets and financial services regulator. ASIC contributes to maintaining Australia's economic reputation by ensuring that Australia's financial markets are fair and transparent and are supported by informed investors and consumers alike. ASIC seeks to

protect customers against the misleading or deceptive and unconscionable conduct affecting all financial products and services. You may contact ASIC by:

Writing to:

Australian Securities & Investments
Commission
GPO Box 9827
Your capital city

OR

PO Box 4000
GIPPSLAND MAIL CENTRE VIC 3841

Website:

www.asic.gov.au

Phone:

1300 300 630

5. The Financial Advice Association Australia (FAAA) is the peak professional body for financial planning in Australia. The FAAA provides the leadership and professional framework that enables members to deliver quality financial advice to their clients. All FAAA members are bound by professional, technical and ethical standards as provided in the FAAA Code of Professional Practice. The FAAA has effective and appropriate policies and procedures in place to assist you with your complaint and ultimately help protect consumers and those planners doing the right thing. You may contact the FAAA by:

Writing to:

Financial Advice Association Australia
Level 6, Suite 603
55 Clarence Street
SYDNEY NSW 2000

Email:

contact@faaa.au

Website:

www.faaa.au

Phone:

(02) 9220 4500

Before you send your concern to any of these respective bodies, please contact them first to understand the process of lodging your concern with them.

SECTION 6

CONTACT US

HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER

Your Financial Adviser

Werner Watzdorf	MOBILE: 0408 802 805
	EMAIL: werner@watzdorf.com.au
Manuela Watzdorf	MOBILE: 0417 873 599
	EMAIL: manuela@watzdorf.com.au
Aaron Ward	MOBILE: 0418 757 596
	EMAIL: aaron@watzdorf.com.au
Marcus Rautenbach	MOBILE: 0466 807 973
	EMAIL: marcus@watzdorf.com.au

Practice Details

WA & MK Watzdorf Pty. Ltd. T/A Watzdorf Financial Planning	ADDRESS: 35 Dequetteville Terrace KENT TOWN SA 5067
	PHONE: (08) 8361 3368
	EMAIL: mail@watzdorf.com.au
	WEBSITE: www.watzdorf.com.au



WATZDORF FINANCIAL PLANNING

 35 DEQUETTEVILLE TERRACE
KENT TOWN SA 5067

 (08) 8361 3368

 mail@watzdorf.com.au

 www.watzdorf.com.au

WATZDORF NOMINEES PTY. LTD.
ACN 131 322 846 AFSL 505613



ACKNOWLEDGEMENT – CLIENT COPY

I/We acknowledge that I was/we were provided with the *Watzdorf Nominees Pty. Ltd. Financial Services Guide* dated 19 May 2026.

CLIENT ACKNOWLEDGEMENT

SIGNATURE

PRINT
NAME

DATE

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SIGNATURE

PRINT
NAME

DATE

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OR complete as follows if Financial Services Guide is mailed to client(s):

FSG & ADVISER PROFILE MAILED

I confirm that I sent a copy of the *Watzdorf Nominees Pty. Ltd. Financial Services Guide* dated 19 May 2026 as follows:

SENT TO

SENT ON

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SENT BY

SENT TO

SENT ON

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SENT BY