

Financial Services Guide

A Guide to the financial services

We will provide and how we will

Work with you to achieve your goals



FUTURE PLANNERS

Financial Services



Financial Services Guide

Part One – 29 October 2025 V 1.2

Watershed Dealer Services

This Financial Services Guide (“FSG”) is issued with the approval of Watershed Dealer Services, ABN: 29 162 693 272, AFSL Number: 436357

This FSG provides you with important information about Watershed Dealer Services and should be read in conjunction with Part Two, to help you decide whether to use the financial services offered by Watershed Dealer Services and its Representatives.

The FSG should be read before we provide you with financial advice and contains information about:

- Watershed Dealer Services and our Authorised Representatives.
- How you can contact us.
- The financial services and products we and our Representatives are Authorised to provide.
- Remuneration, commissions and other benefits we or our Representatives may receive.
- Details of any relevant associations or relationships of Watershed Dealer Services and our Representatives.
- How we deal with your personal information.
- Who to contact if you have a complaint.

This FSG must be read in conjunction with Part Two as it forms part of this FSG.

Part One provides details about the Licensee, Watershed Dealer Services and Part Two provides detailed information about your Adviser such as their contact details, fee structure, referral sources and the types of financial products they can advise and deal in.

Please retain both Part One and Part Two for your reference.

Information about us

Watershed Dealer Services is the Australian Financial Services Licensee (AFSL) responsible for the advice provided by our Corporate Authorised Representatives and Authorised Representatives.

Not Independent

We are bound to inform you that the advice provided by our representatives is not independent, impartial and unbiased as our representatives may receive commissions in relation to life insurance products and other financial products. We also operate with restrictions relating to the financial products our representatives are authorised to recommend. i.e. our representatives cannot provide advice on products that are not on our Approved Product List.

Documents you may receive

If you receive personal financial product advice from our Representatives, they will provide you with a Statement of Advice (SOA). Personal financial advice is advice that considers one or more of your objectives, financial situation and needs. The SOA will contain the advice, the basis on which it is given, and information about fees, commissions and any associations, which may have influenced the advice.

For further advice, a Record of Advice (ROA) may be provided instead of a SOA, if there have been no significant changes in your personal circumstances or the basis of the advice has not significantly changed since the SOA was provided.

If you choose to use our services, you may also receive from us Product Disclosure Statement/s (PDS). A PDS contains information about the product and will assist you in making an informed decision about that product and whether it is appropriate for you.

Financial Products

Our Representatives can provide you with advice and strategies on the following financial products.

- Deposit products limited to basic deposit products;
- Debentures, stocks or bonds issued or proposed to be issued by a government;
- Derivatives limited to old law securities options contracts and warrants;
- Life insurance products;
- Managed Investment Schemes (including IDPS);
- Retirement Savings Account Products;
- Superannuation;
- Securities;
- Margin Lending;
- Managed Discretionary Accounts

Please refer to the FSG Part Two for the products and services your adviser can provide.

Alternative Remuneration

Watershed Dealer Services and your Representative may from time to time receive a benefit from product providers by way of sponsorship of educational seminars, conferences and training days. Other benefits, such as prizes, awards and hospitality events (e.g. sporting events) may also be received. Details of benefits between \$100 and \$300 will be maintained on a Register. Benefits with a value over \$300 cannot be accepted.

You have a right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and/or Authorised Representative.

Relationships and Associations

Any recommendations you receive will be based on your adviser's assessment of your personal circumstances, needs and objectives. These factors underpin the advice you receive but it is important for you to appreciate from time to time our interests, associations, relationships and the benefits we receive may give rise to an actual or potential conflict of interest. We manage and will clearly disclose any conflicts that we believe may influence our advice.

Your adviser may hold an interest in a financial product. Any significant interest/ownership will be recorded in a register of financial product holding and, where appropriate, this holding will be disclosed to you in the SOA or ROA.

Watershed Dealer Services may have affiliations with some of the investment products on the Approved Product List (APL). The following entity is a wholly owned subsidiary of Watershed Dealer Services:

- Watershed Funds Management ABN 11 166 324 858

Details on any affiliation related to the advice you receive will be disclosed in the Statement of Advice you receive from your adviser.

Information we need from you

To receive personal financial advice or invest in any of the financial products our Representatives recommend, you will need to complete a fact find and a risk profile questionnaire. We expect that you will provide us with accurate information, so that we have a reasonable basis on which to provide you with advice. You have the right to withhold personal information, but this may compromise the effectiveness of the advice you receive.

We expect that you will use our advice to enable you to make informed financial decisions. We expect that, where appropriate, you will inform your adviser of any changes to your personal circumstances that may influence your future objectives.

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance (AML CTF) Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents, such as passports and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely. We cannot provide you with services if you are unwilling to provide this information.

Providing advice that is suitable to your relevant needs and financial circumstances

To do so your Adviser is required to maintain a record of your personal information. You have the right to withhold personal information, but this may compromise the effectiveness of the advice you receive. If your personal information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so your Advisers recommendations may not be completely appropriate or suitable for you.

The advice provider is obligated to act in your best interest, and this requires the advice provider to collect all required information about your financial situation and needs and objectives, make inquiries

into the information provided, and investigate appropriate products and strategies that will meet your needs and objectives. From time to time, where the advice provider cannot recommend any appropriate products or where the advice provider feels your best interest will not be served by them, the advice provider has a right to refuse provision of advice or services.

Watershed Dealer Services supports their Representatives by providing access to financial product research conducted by external researchers. This assists your Adviser to select products that will help you reach your financial goals.

We will not provide advice on products that are not on our Approved Products List.

We will not provide advice on classes of financial products other than those detailed in the above Financial Products section.

How can you give instructions to your Adviser?

You may specify how you would like to give your adviser instructions. For example, you may nominate to instruct them to act by telephone, e-mail or other.

Privacy

As part of the financial planning process, Your Adviser will need to collect information about you and maintain a record of your personal information. We are also required under the Anti-Money Laundering and Counter-Terrorism Financing (AMLCTF) Act 2006 to implement client identification processes. You will be required to present identification documents such as passports and driver's licences in order to meet these obligations.

We maintain a record of your personal information. You have the right to withhold personal information, but this may compromise the effectiveness of the advice you receive. If your personal information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so your Advisers recommendations may not be completely appropriate or suitable for you.

Your Adviser will take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. As part of our continuing commitment to client service and maintenance of our client confidentiality, we are bound by the Australian Privacy Principles (APPs) established under the Privacy Amendment (Enhancing Privacy Protection) Act 2012. 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 and WDS may have access to this information when providing financial advice or services to you. Where possible your Adviser will obtain that information directly from you, but if authorised by you, information may also obtain it from other sources such as your employer or Accountant;
- Your Adviser may, in the future, disclose information to other financial Advisers, Mortgage Brokers, Accountants and those who are authorised by WDS to review customers' needs and circumstances from time to time, including other groups within WDS;

- 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 used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the WDS Privacy Policy); and
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. Our Privacy Policy contains information about how to make a complaint about a breach of the Australian Privacy Principles. For a copy of WDS's Privacy Policy visit www.watershedgroup.com.au or you can contact us.

Another Adviser may be appointed to you if your existing Adviser leaves or is unable to attend to your needs due to an extended absence from the business. In these circumstances, you will be notified in writing advising you of the change. Your personal information will be passed on to the new Adviser

We maintain a record of your personal profile that includes details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

Compensation Arrangements

Professional indemnity insurance is maintained by Watershed Dealer Services to cover advice, actions and recommendations which have been provided by any of our Representatives. The insurance satisfies the requirements imposed by section 912B of the Corporations Act 2001 and related financial services regulations, such as the Australian Securities and Investments Commission's ("ASIC") Regulatory Guide 126.

The Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for Watershed Dealer Services and our Representatives/employees, in respect of our authorisations and obligations under our Australian Financial Services Licence. This insurance will continue to provide such coverage for any Representative/employee, who has ceased work with Watershed Dealer Services for a minimum of 7 years from the date of ceasing the relationship.

Charges and Fees

Licensee fees

All permissible fees and commissions will be paid directly to the Licensee. It will then pass on the amounts due to us through its payment system. The Licensee charges us a Licensee Fee each year. The Licensee Fee is determined as an annual amount based on a number of factors, which may include business revenue, the number of advisers and/or a standard practice fee.

How Future Planners Financial Services charge fees

This table is an indicator of possible fees Future Planners may charge:

Service	Description	Price Range
Initial consultation	Authorised Representative's first meeting with you to understand your needs and the services that may be appropriate for you.	No cost to you
Preparation and Presentation of Advice	<p>To consider your situation and needs and formulate personal financial advice strategies to meet your objectives. Preparation of Advice includes conducting research on suitable products and preparing an advice document.</p> <p>This fee will vary based on the complexity of your situation and advice required.</p> <p>This fee includes your initial onboarding where required and is a once off fee.</p>	Between \$1,100 to \$14,850 incl. GST
Ongoing service and advice fee	<p>The fee to engage us for ongoing advice and service will depend on the time required, complexity of your situation and the potential for us to add value.</p> <p>This fee will vary based on the complexity of your situation and advice required.</p> <p>We will recommend a level of service in either our Letter of Engagement, Statement of Advice or Ongoing Fee Agreement. The percentage based fee is based on funds under management</p> <p>The minimum base cost applies to ensure that Future Planners can continue to provide you a level of service and support regardless of portfolio size.</p>	<p>Between 0.725% pa – 2.20% pa incl. GST</p> <p>*If not, a minimum flat fee applies of \$5,280 pa incl. GST</p>
Centrelink Services as Future Planners Nominees	<p>This fee is assessed on a case by case basis depending on the level of Centrelink service you require and if you wish for Future Planners to be your Centrelink Nominee</p> <p>The nomination allows Future Planners to interact and act on your behalf with Centrelink regarding your new or current position including application submissions.</p>	Between \$110 - \$330 pa incl. GST
Incidental work	<p>Where work is carried out, which does not fall into the normal range of services for which fees have been set.</p> <p>This fee will be discussed and quoted to you, based in your requirements, prior to work being undertaken.</p> <p>This fee is additional to any of the fees outlined earlier in this document that relate to providing advice.</p>	Between \$275 - \$550 per hour, incl GST.

*All fees include GST unless otherwise advised.

Referral Fees

Future Planners may have arrangements in place with referral partners which can assist in specialised areas that fall outside the Scope of Financial Advice. Should a referral fee apply to you, details on any benefits received or paid will be provided to you. However, Future Planners do not receive any financial benefit or payment from any aligned referral partners or arrangements.

Insurance Commissions

Please note that in relation to life insurance products we recommend, Future Planners is eligible to receive the following terms of payment:

Premium Type	Upfront % of premium (incl GST)	Trail Commission % of Premium where there is no increase in benefit of the policy (incl GST)
Stepped	66%	22%
Level	33%	33%

Note: There are clawback of commission provisions where policies are cancelled, dependant on the age of the policy.

Fees, Remuneration and Commissions

Future Planners calculation of fees is dependent on the level of service appropriate to your individual needs. All service levels, including the corresponding fee structures and any applicable upfront or ongoing charges, will be discussed with you during your meeting.

These fees and charges will be agreed upon and disclosed either verbally during your initial discussion or formally via a Letter of Engagement, which must be signed prior to your adviser commencing any work on your behalf. Future Planners is paid through a combination of fees and commissions.

Relationships and Associations

Future Planners Financial Services is a Corporate Authorised Representative of Watershed Dealer Services (the AFSL) and has an association with Watershed Funds Management. All entities are owned by RNB Financial Group.

What should you do if you have a complaint?

Watershed Dealer Services is committed to providing quality advice to clients. This commitment extends to providing accessible complaint resolution mechanisms for clients. If you have a complaint about the service provided to you, you should take the following steps:

1. Contact your adviser and tell them about your complaint.
2. If your complaint is not satisfactorily resolved within 30 days, please call us or put your complaint in writing. We will try and resolve your complaint quickly and fairly.

Complaints Officer
Watershed Dealer Services Pty Ltd
Phone: 03 9614 8899
Email: contact@watershedgroup.com.au

3. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (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

In writing to:
Australian Financial Complaints Authority,
GPO Box 3,
Melbourne VIC 3001

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

Contact Details

Watershed Dealer Services

AFSL: 436357
ABN: 29 162 693 272

Level 26,
567 Collins Street
Melbourne 3000

Phone: 03 9614 8899
Email: contact@watershedgroup.com.au
Website: www.watershedgroup.com.au

Future Planners Financial Services

Part Two – 29 October 2025 Version 1.2

This is Part 2 of a Financial Services Guide (FSG) and should be read in conjunction with Part 1. This FSG is issued by Stardi Pty Ltd Trading As Future Planners Financial Services on behalf of Watershed Dealer Services (AFSL 436357, ABN: 29 162 693 272) and outlines the details associated with the Corporate Authorised Representative and its Authorised Representatives.

Details of the Corporate Authorised Representative

Financial Services are provided to you on behalf of Watershed Dealer Services by:

Corporate Authorised Representative Name	Stardi Pty Ltd
Trading Name	Future Planners Financial Services
Corporate Authorised Representative Number	441070
Australian Business Number (ABN)	62 160 672 891
Business Address	Level 26, 567 Collins Street Melbourne, VIC 3000
Postal Address	PO Box 16197, Collins Street West, Melbourne 8007
Phone Number:	(03) 9824 8622
Website	www.futureplanners.com.au

Steven Rowley

Financial Adviser

Future Planners Financial Services

P: (03) 9824 8622

E: srowley@futureplanners.com.au

Background and Qualifications

Steven is an Authorised Representative (AR number 1008845) of Watershed Dealer Services and is authorised to provide financial product advice and deal in the following financial products:

- Deposit and Payment Products
- Debentures, stocks or bonds issued or proposed to be issued by a government;
- Life insurance products;
- Managed Investment Schemes (including IDPS);
- Retirement Savings Account Products;
- Superannuation including Self Managed Super Funds;
- Securities;
- Margin Lending.
- Managed Discretionary Accounts (MDA) Services - Please also read Appendix A – MDA FSG

Steven Rowley has the following qualifications:

- Diploma of Financial Planning – Pinnacle (2014)

Steven first began advising clients on their retirement savings and wealth protection needs in 1974. Steven transitioned into a more traditional financial planning role in 1985 and has over 50 years' experience in providing high level financial planning advice.

How he is paid

Steven Rowley is a director of Future Planners Financial Services and receives a salary, he may also receive payment in the form of revenue share, profit and distributions. Steven does not receive volume-based incentives for providing financial services to you.

Trent Bell

Senior Financial Adviser
Future Planners Financial Services

P: (03) 9824 8622

E: tbell@futureplanners.com.au

Background and Qualifications

Trent is an Authorised Representative (AR number 1258051) of Watershed Dealer Services and is authorised to provide financial product advice and deal in the following financial products:

- Deposit and Payment Products
- Debentures, stocks or bonds issued or proposed to be issued by a government;
- Life insurance products;
- Managed Investment Schemes (including IDPS);
- Retirement Savings Account Products;
- Superannuation including Self Managed Super Funds;
- Securities;
- Managed Discretionary Accounts (MDA) Services - Please also read Appendix A - MDA FSG
- Tax (Financial) Advice

Trent has the following qualifications:

- Bachelor of Business (Banking and Finance) Maj. Economics – Monash University
- Diploma of Financial Planning – Kaplan
- DFP5x2 Tax for Financial Advising – Kaplan
- Advanced Diploma of Financial Planning – Kaplan
- Adelaide University & Super Concepts & ICFS Specialist SMSF Course – Super Concepts

Trent Joined Watershed Dealer Services as an Authorised Representative in January 2019 after previously working for a National advisory firm. After completing his university degree in Banking and Finance and majoring in Economics, Trent looked to the Financial Advice industry to apply his knowledge and assist individuals and families in achieving their Financial goals through both Strategic and Investment advice.

Trent's background and extensive experience in wealth protection, retirement planning, wealth creation and Self-Managed Super Funds, has provided a solid foundation in his role as a Strategic Financial Adviser with Future Planners and to their clients.

With a love of all things sport, Trent grew up with a competitive edge that continues to drive his ambition for success through his work life, continued education and personal life. In his Spare time, Trent enjoys family time with wife Nadine, son Archer and twin girls Willow and Freyja and getting in the occasional game of tennis and golf when possible.

How he is paid

Trent is an employee of Future Planners and receives a salary. Trent does not receive volume-based incentives for providing financial services to you.

Ankush Gupta

Financial Adviser - SMSF Specialist Advisor (SSA™)
Future Planners Financial Services

P: (03) 9824 8622

E: agupta@futureplanners.com.au

Background and Qualifications

Ankush is an Authorised Representative (AR number 1312167) of Watershed Dealer Services since 22nd of October 2024 and is authorised to provide financial product advice and deal in the following financial products:

- Deposit and Payment Products
- Debentures, stocks or bonds issued or proposed to be issued by a government;
- Life insurance products;
- Managed Investment Schemes (including IDPS);
- Retirement Savings Account Products;
- Superannuation including SMSF;
- Securities;
- Managed Discretionary Accounts (MDA) Services - Please also read Appendix A - MDA FSG
- Tax (Financial) Advice

Ankush has the following qualifications:

- Graduate Diploma of Financial Planning
- Post Graduate Diploma in Management (MBA)
- SMSF Regulation and Taxation

Ankush joined Watershed Group as a paraplanner in 2020 with background and extensive experience in wealth protection, retirement planning and wealth creation where he assisted the advisers with the most up-to-date strategies and products available while ensuring high compliance standards.

Since, he has progressed in his role to become a financial adviser to apply his knowledge and assist individuals and families in achieving their financial goals through strategic and investment advice. He enjoys the challenge of different financial situations and advice strategies to better the financial outcomes for clients

Ankush also holds SMSF Specialist Advisor (SSA™) designation and is a current member of SMSF Association. His priority is maintaining currency with the ever-changing legislation and regulations of the wealth management and superannuation industry.

How he is paid

Ankush is an employee of Future Planners and receives a salary. Ankush does not receive volume-based incentives for providing financial services to you.