Perks Private Wealth Pty Ltd (Perks Private Wealth) Financial Services Guide
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Perks Private Wealth
Financial Services Guide



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The purpose of the Financial Services Guide

This guide will help you understand more about us, our advice process and costs to ensure they suit your needs. You should read and understand this before you engage our financial services. This guide also explains how we are paid and the process available to you in the event of a dispute. It also enables you to check for any potential conflict of interest. It is part of our Australian Financial Services Licence (AFSL) obligations, making you aware of our services and costs at the earliest point. Of course, it doesn't replace any written advice we give you. If you would like any further information or have any questions, please contact us. Where we provide you with a financial service, you may receive a Statement of Advice from us, which sets out our personal advice to you. You may also receive a Product Disclosure Statement, which sets out information about a financial product you can acquire. These documents are explained in more detail in the following pages.

Non-independent

The Corporations Act states that if a licensee receives commissions from a product issuer it cannot claim to be independent, impartial or unbiased. As Perks Private Wealth receives commissions from life insurance companies, neither it nor its advisers are deemed to be independent, impartial or unbiased.



About Perks Private Wealth

Heritage

Established in 1981, Perks is one of Australia's leading privately owned accounting and wealth advisory firms. Building on its foundations in the Chartered Accounting profession, Perks Private Wealth was established in 2000 in response to growing demand for a more integrated approach to private client advice, drawing inspiration from the relationship-led approach of European private banks.

As pioneers in boutique wealth management in South Australia, we have always operated under our own Australian Financial Services Licence (AFSL), guided by Director-Advisers working within our business. Our unwavering commitment to delivering personalised, client-centric, fee-for-service wealth advice has long set us apart.

Our values

Transparency, honesty, and integrity underpin the relationships we build with our clients. With a deep understanding of our clients' priorities, we align our interests and invest alongside them, building trust through shared commitment and a long-term perspective.

Our role

Our role is to guide you through the challenges and opportunities of the modern financial world, presenting complex information in a clear and easy-to-understand way so that you feel confident in your decisions. No spin, no jargon. Just honest, straightforward guidance based on years of experience.

Our difference

Having operated an integrated service model since 2000, we provide a truly holistic advisory service that considers your entire wealth position.

SA based, globally connected

While based in South Australia, Perks Private Wealth leverages a robust network of global relationships. With the guidance of your Perks adviser, our institutional grade private offering enables access to experts with global significance and reach.

Rather than relying on a single source of research, we draw on macroeconomic and investment insights from many of the world's leading investment institutions.



Private asset opportunities

Perks Private Wealth connects South Australian families with strategic partnerships and private assets not typically accessible. Our recommendations may include sophisticated wholesale opportunities, specialising in alternative, unlisted assets for eligible clients.



"Wealth can provide enormous opportunities and happiness, but it also brings complexity which, if not well managed, can undo all of the benefit."

Simon Wotherspoon, Director

Your Team

Your wealth represents your life's work and family legacy.

With Perks, you deal directly with decision-makers in our Adelaide office, benefiting from the expertise of some of Australia's most experienced investment and advice specialists.

The Financial Planning Process

Navigating your financial future with confidence

We aim to empower you to make financial decisions with confidence. Our goal is to provide advice that aligns your financial affairs with your long-term objectives, ensuring your assets are well-structured, invested in the right locations, and protected for sustainable wealth.

We work closely with you to gain a deep understanding of your short, medium and long-term cash flow, estate planning needs and risk management requirements. Where appropriate, we will explore opportunities for you to give back to the communities in which you have been successful.

Embarking on your financial journey with Perks Private Wealth involves a comprehensive and collaborative financial planning process.

Discovery – It starts with a conversation

Your journey begins with a complimentary meeting where we sit down to discuss your aspirations, goals, and the outcomes you envision.

During this meeting, we will introduce ourselves, our services and address any questions you may have. This is an opportunity for you to decide if we are the right fit for your financial needs, at no cost to you. Rest assured, we only work with clients for whom we genuinely believe we can provide value.



"We believe that building and sustaining wealth requires clarity of purpose."

Simon Hele, Director



Analysis – Crafting your personalised financial plan

Upon mutual agreement, our Team commences work on developing your personalised financial plan, also known as a Statement of Advice (SoA).

Our in-house Team of specialists collaborate to create a comprehensive financial plan. This may include advice on asset structuring, effective use of superannuation, risk assessment, retirement planning, succession planning, personal risk insurance and capital projections.

When it comes to Life Risk Protection advice (i.e. Life, Disability, Trauma and Income Protection Insurance), we seek to give you peace of mind.

With extensive experience in both Personal and Business Insurance, we understand the unique challenges you face. Our strong track record in claims management means we are there to help you navigate the claims process when it matters most. Our specialist risk advisers work closely with your accountant and investment adviser to ensure the insurance you choose fits seamlessly into your financial plans.

Ultimately, we help align your financial affairs with your individual goals and objectives, ensuring a tailored strategy that evolves with your changing needs.

Advice – Presentation of your tailored financial plan

In a follow-up meeting, we present your personalised financial plan, including strategies, investment recommendations and comprehensive research findings.

We discuss our fees and other associated costs transparently, encouraging you to ask questions for your comfort and understanding.

Once the plan is finalised, your financial adviser moves to the implementation stage.



"The value of insurance is not measured when things go to plan, but when they don't."

Eddie Bell, Director





Implementation – Executing your plan & establishing your portfolio

Upon your approval to proceed, our experienced Team works diligently to execute your plan and establish your portfolio. This process may take several weeks to a few months.

We will guide you through paperwork, which may include rollovers, setting up new accounts, investment applications, self-managed superannuation fund establishment, pension or income stream setups, amongst others.

Throughout this process, you will be able to monitor your portfolio via a best-in-class online portal.



"We value the trust placed in us and we're committed to providing objective recommendations in your best interests."

Peta Nunn, Director

Review – Ongoing care service

When you sign our Ongoing Service Agreement, our commitment extends beyond implementation. We are here to assist you.

We meet annually to review your portfolio, ensuring alignment with your goals and broader market trends.

Between scheduled reviews, we also manage your portfolio within the arrangements we have agreed with you. This ongoing management is portfolio implementation within your agreed mandate, and is not a substitute for personal advice. Where your circumstances change or further personal advice is needed, we will discuss this with you separately. If your personal circumstances change or if you have any queries, we are always available by phone or email to assist you.

You can communicate your instructions to us via phone, email or any other method that we mutually agree on. Please refer to our engagement letter, provided prior to the provision of financial services, for more information on this.

Your financial future is our priority, and our comprehensive approach to providing ongoing support aims to make your journey one of confidence and lasting success.



Our Holistic Wealth Management Offering

Structuring, tax & superannuation

Once we understand your requirements and priorities, we can develop a comprehensive strategy covering investment structures, tax and superannuation opportunities, income and asset protection.

Investment strategy

Having effectively structured your affairs to meet your personal objectives, we will design a personalised investment strategy to improve certainty for your short, medium and long-term financial needs.

Ongoing portfolio management

Our portfolios include direct equities and specialist fund managers. We review and, where appropriate, adjust your portfolio to suit your circumstances and market conditions, in line with the review arrangements set out in your Ongoing Service Agreement.

Private asset placements

For eligible investors, we provide access to unlisted private assets and alternative investments that are often not readily available to individual investors. These may include private equity, venture capital, private credit and real assets.

Wealth transfer & succession

We help to keep families united and ensure their legacy is protected for generations to come. We facilitate succession and estate planning strategies designed to help preserve family wealth and support a smooth transition between generations.

Investment Philosophy

Preservation of capital is paramount

The purpose of investing is to meet specific financial goals.

For many investors, the primary goal is to generate sufficient returns to fund income during retirement. The real risk is the chance that the investor will not have the money when they need it. Our risk profiling and portfolio construction process ensures that your portfolio aligns confidently with your strategic objectives, ensuring assets are structured appropriately, in the right locations, and protected for long-term prosperity.

Long-term focus

Investment goals are more confidently achieved with a long-term focus. We help our clients maintain patience by structuring portfolios that can avoid forced sales when market prices are low.

Short-term market fluctuations can be distracting, causing investors to make hasty decisions. This often leads to mispriced investments that can prove to be relatively short-lived. We focus on evidence-based strategies rather than short-term market 'noise', ensuring the long-term benefits of your investments remain intact.



"Our portfolio construction process builds on a foundation of institutional-grade research, with innovative and diverse opportunities tailored to our clients' objectives."

Nick Connelly, Director

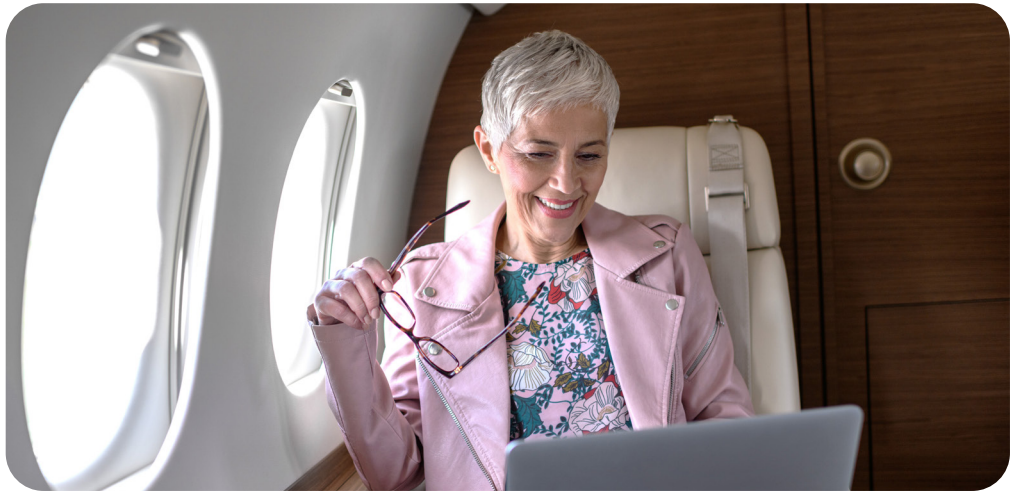
Diversification & risk management

We consider Strategic Asset Allocation (SAA) a crucial factor in long-term investment performance.

Diversification plays a pivotal role in mitigating the impact of exposure to any single risk, reducing the potential for permanent capital loss or unacceptable portfolio volatility.

We customise the appropriate weighting between asset classes based on your goals and risk tolerance, complemented by the relative-return opportunities of each asset class.

Our commitment is to design well-balanced portfolios, offering diversification with conviction. This approach limits risk without diluting returns by investing too widely.



Active management & dynamic asset allocation

While we advocate for a long-term view, we recognise the value of active management in areas where historical alpha or risk management outcomes are proven.

Markets exhibit inefficiencies throughout economic cycles. We believe a disciplined process, supported by high-quality data and fundamental research, can enhance your risk/return outcomes.

A macroeconomic overlay, which considers overarching global themes, further refines asset allocation and portfolio adjustments. Leveraging our position as long-term investors, Perks Private Wealth is prepared to act on high-conviction opportunities as market and economic conditions evolve.

Research & analysis

Fundamental research is highly valued. Our market-experienced Investment Committee (IC) is supported by specialist asset consultants who help inform our decision-making process. This ensures that our strategies are grounded in solid research and expert analysis.

Relative value portfolio implementation

We prioritise low-cost portfolio implementation while evaluating manager fees through the lens of relative value. Our focus is on net returns after fees, directing our portfolio 'fee budget' towards strategies that have proven to add value, generate alpha, and mitigate risks.





Fees For Services

Following our initial appointment, we can provide an engagement letter detailing the next steps and advice to be provided. We will quote the fee for your personalised financial plan (Statement of Advice) based on the complexity of advice and work involved in preparing this for you. As a guide, the fee for a Statement of Advice starts from $4,400 including GST.

Our clients generally look for a blend of strategic advice and portfolio advice, all in an ongoing way. To suit varying situations, we quote our annual fees in an Ongoing Service Agreement. Our annual service fees will be dependent on the complexity of your personal situation and the scale of funds under management.

The minimum fee for ongoing service is $5,500 p.a. including GST.

All fees are agreed in advance and, if we have an ongoing fee arrangement with you, you will receive a request from us to renew your agreement and fee consent each year.

The Fine Print

Advice documents

When we provide you with financial planning services, you may receive a Statement of Advice (SoA) or Record of Advice (RoA), detailing the advice we recommend to you. Should you require a copy of your SoA or RoA, you may request one at no cost within 7 years of receiving the advice, by contacting us using any of the contact details on the last page of this guide.

The Perks Group

Perks Private Wealth is part of the Perks Group, which comprises a number of separate but related companies providing accounting, wealth, finance and consulting services. Shareholders of Perks Private Wealth also hold shares in other companies within the Perks Group. Because of these common ownership interests, clients may be referred between Perks Group businesses, and those referrals may occur in either direction. Where a referral occurs, this is at no additional cost to you, and any conflict of interest is managed in accordance with our internal policies.

Perks Private Wealth does not pay any distributions directly to its shareholders. Our Directors may be entitled to dividends declared at the Perks Group level. These dividends are not linked to any particular financial product, platform or product recommendation.

Perks Private Wealth does not receive any benefit in relation to any badged or white-labelled financial products or platforms.

No referral fees or similar benefits are paid to, or received from, any party (including other Perks Group businesses) in connection with the financial services we provide.

Adviser remuneration

Our employees are paid a salary, and do not receive commissions from product issuers. They may be eligible for an annual bonus, which is determined by the Perks Group having regard to factors such as performance review outcomes, including practising the firm's values and positive client outcomes and whether the firm has reached required budget targets.

Ongoing fees

If we have an ongoing fee arrangement with you, you will receive a request from us to renew your agreement and fee consent each year. For further details, you can also refer to our Statement of Advice or Record of Advice documents.



Insurance commissions

For new insurance policies, we may receive an upfront commission of up to 66% of the first year's premium (including GST). Depending on the policy, we may also receive an ongoing commission of up to 33% of the premium each year the policy remains in force (including GST), though this is more commonly around 22%. Where a higher upfront commission applies, the ongoing commission is generally lower.

For some older policies, an upfront commission of up to 110% of the first year's premium (including GST) may apply where the cover on that policy is increased.

As an example, if we recommend a policy with an annual premium of $2,000, we may receive $1,320 (66%) as an upfront commission in the first year, and $440 (22%) as an ongoing commission each year the policy remains in force and the premium is unchanged. You will be advised of the exact amount of any commission in your Statement of Advice or Record of Advice.

Further, insurance policies are subject to a 14-day cooling-off period and you can take advantage of this if you change your mind after paying the initial premium.

Hourly rates

There may also be times where we quote our fee for services based on hourly rates ranging from $220 to $495 per hour, including GST.

Other benefits or soft dollar benefits

Perks Private Wealth may also receive additional benefits by way of sponsorship of education seminars, conferences, or training days. We may receive small benefits, such as entertainment or hospitality, from certain product providers at no additional cost to you. Perks Private Wealth keeps a register to record benefits valued up to $300. A copy of this register is available on request within 7 days.

You have a right to request 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 representative.

Conflicts of interest

Our wealth advisers 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.

Approved product list

We maintain an approved product list for the investment products our advisers may recommend. This list is reviewed to support quality advice in your interests. Where an investment product outside this list may be suitable for you, our advisers can seek to recommend it through our internal approval process.







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 https://www.perks.com.au/privacy-policy

Compensation arrangements

Where we are liable to you in relation to a financial service we provide, we may meet the claim from our own available resources, or we may seek to claim on our professional indemnity insurance. We have arrangements in place to maintain adequate professional indemnity insurance as required by section 912B of the Corporations Act 2001. This insurance provides cover for claims made against us and our financial advisers, including claims in relation to the conduct of financial advisers who no longer work for us but who did so at the time of the relevant conduct.

Anti-money laundering and Counter-terrorism financing

Under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, we must confirm your identity before implementing any financial products on your behalf. We may do this by sighting your identification documents or by verifying your identity electronically, in line with our AML/CTF obligations. These requirements support our reporting obligations to AUSTRAC, the relevant regulator.

Feedback and complaints

We endeavour to provide you with the best advice and service at all times.

If for any reason you are not satisfied with our services, we encourage you to contact us. We accept complaints over the phone, in person, via email, letter or on our social media channels. The best option is to call us or put your complaint in writing to our office. We will endeavour to resolve your complaint within 5 business days.

If you still do not receive a satisfactory outcome or we do not respond to you within 30 days after you make the initial complaint to us, you have the right to complain to the Australian Financial Complaints Authority (AFCA) at the following address:

GPO Box 3
Melbourne VIC 3001

Phone: 1800 931 678
Fax: 03 9613 6399
Website: www.afca.org.au
Email: info@afca.org.au

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

Our Complaints Handling Procedure is available on request and on our website at https://www.perks.com.au/terms-conditions/

The financial services we offer

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

- ✓ Deposit and Payment Products (basic and non-basic Deposit Products)
- ✓ Derivatives
- ✓ Debentures, Stocks or Bonds issued or proposed to be issued by a government
- ✓ Life risk protection insurance:
  - Life Insurance
  - Total and Permanent Disablement Insurance
  - Income Protection Insurance
  - Business Expenses Insurance
  - Trauma, Critical Illness Insurance
- ✓ Interests in Managed Investment Schemes, including Investor Directed Portfolio Services
- ✓ Retirement Savings Account products
- ✓ Securities
- ✓ Standard Margin Lending Facility
- ✓ Superannuation (including Self-Managed Superannuation Funds (SMSFs))

In most cases, we will provide you with personal advice. We can also take your specific instructions to transact on your behalf and place a financial product without providing any personal or general advice. You may also receive 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.

Tax (financial) advice

Our advisers are authorised to provide tax (financial) advice services as qualified tax relevant providers. Based on the information collected from you, your adviser will consider the tax consequences of the financial advice they provide. However, this advice will not include a full assessment of your overall tax position, liabilities or obligations. You should seek specialist tax advice from your accountant.

General advice

From time to time, we may give you advice that does not take into account your personal circumstances, needs or objectives. This is general advice. Before acting on any general advice, please consider whether it is appropriate for you, having regard to your own situation. If our general advice relates to a particular financial product, you should obtain and read the relevant Product Disclosure Statement before deciding whether to acquire that product. You can ask us for information about any fees or benefits we may receive in connection with general advice.



Anita Allan.



Director
Accounting & Business Services

08 8273 9386
AAllan@perks.com.au

Anita is a Director at Perks and works closely with business owners who want clarity, control and confidence in their financial systems.

With deep experience advising growing businesses, particularly within the pharmacy sector, Anita helps clients make informed decisions by strengthening the foundations behind their numbers.

As the first female Director appointed at Perks, Anita brings a leadership perspective shaped by long-term involvement in the firm and a strong understanding of how modern businesses operate. Clients know her for her ability to modernise financial systems and reporting, delivering greater visibility, efficiency and confidence to support better outcomes.

Anita's expertise spans finance, technology and process improvement, allowing her to help clients build systems that genuinely work. Her focus is on building smarter financial ecosystems that reduce friction, improve visibility and support growth in a rapidly changing reporting environment.

As a Director of Perks and a member of the Perks Group Board, Anita plays a key role in shaping how accounting services are delivered across the firm. She leads the Cloud Accounting Specialist Team, mentoring and supporting Team Members to adopt smarter systems, consistent ways of working and practical solutions for clients.

Anita is known for her calm leadership style and her ability to translate insights into action, helping her Teams build capability, embrace technology and deliver work that is reliable and future-ready.

Qualifications & Associations

- Bachelor of Commerce, Accounting
- Graduate Certificate of Financial Planning
- Member of Chartered Accountants Australia and New Zealand (CA ANZ)
- Member, Perks Group Board

Authorisation
Authorised Representative 1255673

Anita is authorised to provide personal advice and dealing services to both retail and wholesale clients for the following financial products:

- Self-Managed Superannuation Funds
- Superannuation

Address
8/81 Flinders Street
Adelaide SA 5000

Telephone
(08) 8273 9300

Email
info@perks.com.au

Website
perks.com.au

For what comes next.

Perks.

Additional Information

Our SMSF Capability

The following pages provide additional information about our Self-Managed Superannuation Fund capability and do not form part of the Financial Services Guide.

Perks.



Our Capabilities

Self-Managed Superannuation Funds

Helping you prepare for what comes next.

As you move through the superannuation life cycle, specialist Self-Managed Superannuation Fund (SMSF) advice can play a critical role in helping you maximise opportunities while ensuring your fund remains compliant.

Our Team possesses extensive knowledge of SMSFs, including the varied complexities and compliance requirements arising from frequently changing legislation.

SMSF Advisory Services

We provide strategic advice to help you establish, manage and optimise your SMSF throughout every stage of life. Our services include:

- Contribution strategies
- Retirement and pension strategies
- SMSF investment strategy requirements
- Estate planning and death benefit considerations
- Superannuation advice under AFSL, including SMSF Establishment
- Transfer balance cap advice and reporting
- Division 296 tax planning considerations

08 8273 9300 | info@perks.com.au | perks.com.au

SMSF Compliance Services

Our SMSF specialists provide ongoing administration and compliance services to help ensure your fund continues to meet its regulatory obligations. Our services include:

- Preparation of annual financial statements
- Preparation and lodgement of SMSF annual returns with the ATO
- Activity statement lodgements
- Compliance with superannuation legislation
- Investment reporting, including cost base, investment movement, income and year-end valuation reporting
- Monitoring of total superannuation balances and contribution limits
- Coordination of independent annual audit

With less time spent navigating the ever-evolving SMSF landscape, you can focus on living, investing and building your personal wealth.

