Financial Services Guide Part 2

Version Number 1.2

Part Two - Adviser Profile

This adviser profile is Part Two of the Matich Financial Services Pty Ltd Financial Services Guide (**FSG**) dated **09th December 2025** and should be read in conjunction with Part One of our FSG dated **16th March 2026**. Together these documents form the complete FSG.

The individual(s) listed in this FSG are authorised by Matich Financial Services Pty Ltd to provide personal advice through Matich Financial Planning Pty Ltd.

Authorised Representative Profile

Corporate Authorised Representative - Profile

Authorised Representative Name	Matich Financial Planning Pty Ltd
Authorised Representative Number	1295983
Business Address	Level 1/284 Oxford St, Leederville WA 6007
Postal Address	Level 1/284 Oxford St, Leederville WA 6007
Mobile	0467 633 352
Email	james@matichfp.com.au

Matich Financial Planning Pty Ltd is a corporate authorised representatives of Matich Financial Services Pty Ltd.

Authorised Representative - Profile

Authorised Representative Name	James Polwart-Matich
Authorised Representative Number	463249
Mobile	0467 633 352
Email	james@matichfp.com.au

James Polwart-Matich is a sub authorised representatives of Matich Financial Planning Pty Ltd.

James Matich

Authorised Representative Background

James has completed a Batchelor of Commerce at Auckland University. He studied Finance management and international Business. After entering the industry, he also finished his level 5 in financial planning in New Zealand, James moved to Perth to further his career. Registering as an adviser in 2014 in Australia, James has extensive experience in the complex Australian Superannuation, Investment, and Insurance environment. He attained his Diploma in Financial planning from Kaplan in 2014 and his Advanced Diploma of Financial Planning in 2020. He has since received recognition of his qualifications to satisfy the standard of education required of financial planners starting 1st of January 2026.

MFP

MATICH FINANCIAL PLANNING

James Matich is authorised to provide advice in the following areas:

- Basic and non-basic deposit products.
- Life insurance.
- Government debentures, stocks, and bonds.
- Managed investment schemes including IDPS.
- Retirement Savings Accounts.
- Securities.
- Superannuation including Retirement income stream products.

How to Contact Me james@matichfp.com.au **or** 0467 633 352

What are the Costs?	Your Authorised Representative may provide you with an initial meeting for which there is no charge. Further meetings including the preparation, implementation and ongoing advice will be charged by one or a combination of methods as outlined below. You may elect to be invoiced directly for these fees to be paid to Matich Financial Services Pty Ltd or you may elect to have these fees deducted from your investments. An estimated cost of services will be provided to you before commencing any work. You will be provided with an estimate of all applicable fees/costs once your needs and requirements have been understood and agreed. The work required may vary from fairly uncomplicated and straight-forward to overly complex and/or protracted. As you would expect, greater complexity involves more time and therefore more cost. These fee options include:
Service Based Charging.	An hourly rate of $330 (including GST) will apply to all work performed by *James Matich* If there are any other fees/charges these will also be identified and agreed with you prior to commencement of work.
Life insurance (1st year only)	This commission is payable by the insurance company and is a percentage of the insurer's base premium i.e., premium excluding stamp duty, fire services levy, GST, model loadings or any other government charges, taxes, fees, or levies. For insurance approved from 1 Jan 2020 onwards, the insurance commission can vary from 0% up to 66%. Example: if the annual premium were $1,000 Matich Financial Services Pty Ltd would receive up to $660 in the first year based on the maximum.
Life Insurance Commission (Year 2 onwards)	Matich Financial Services Pty Ltd may also receive a renewal commission from the insurance company each year while your policy is in force. This is a percentage of the base annual premium you pay and can vary from 0% up to 33%. Example: if your annual premium is $1,000 Matich Financial Services Pty Ltd would receive up to $330 per annum based on the maximum.
	If you decide not to implement our recommendations, the fee for the preparation of the Statement of Advice will be payable in full.
Ongoing Fee Arrangements	Our ongoing advice fees vary depending on scope and complexity and are fixed yearly between $2,200 to $20,000 (incl. GST) unless otherwise agreed. The exact cost of the service will depend on the service elements we recommend for you, and this will be disclosed within the Annual Service Agreement we provide to you. Should you require any additional services outside of any agreement between you and your adviser, an amount of up to $330 per hour, may be applied.

Referral Fees

We may pay a referral fee when clients are referred to us from other professionals.

***For example**, if our initial advice fee is $3,300and the referral fee is 20% less the first $2,200 for costs we will pay a referral fee of $220 to relevant Referral Company listed below.*

The amounts applicable to our recommendations will be detailed in your Statement of Advice.
We have formal referral arrangements with the following professional service providers:

Referral Company	Initial Share	Ongoing Share
Finance 365	20%	0%

Non-Advisory Fees

Managed investments: A fee of up to $150 per transaction (excluding any non-rebateable component of fund manager fees) may be applied, plus any applicable ongoing commission paid by the product provider.

Wealth protection: A fee as detailed in Schedule 2 (Retail Insurance) in the Advice Preparation and Implementation Fee - Insurance section above applies for this service.

Other: If we assist you on an execution only basis (i.e., where you have been offered and declined
advice), a fee of up to $1,980 **OR** $330 per hour may be applied.

Other Costs

All fees and commissions will be disclosed in your Statement of Advice.

Issued by Matich Financial Services Pty Ltd
Date of Issue: 16th March 2026