

Prince Wealth Management Pty Ltd

Financial Services Guide

Issued May 2026

*PRINCE WEALTH MANAGEMENT Pty Ltd is a
Corporate Authorised Representative (CAR) No. 1312027 of
Lifestyle Asset Management Pty Ltd, holder of
Australian Financial Services Licence No. 288421*

**This Financial Services Guide is not complete without
the Adviser Profile of the person providing advice,
which must be read conjointly.**

THIS DOCUMENT IS A FINANCIAL SERVICES GUIDE (“FSG”).

This document contains information that we are legally obliged to provide, to give you a better understanding of PRINCE WEALTH MANAGEMENT Pty Ltd (“Prince Wealth”) and to enable you to make an informed decision on whether to engage us to provide financial services and/or advice to you.

This FSG contains important information about:

- The financial services we provide
- Our compensation arrangements
- How we and our associates are remunerated
- Dispute Resolution System
- Information you need to supply
- Other information you need to know
- Financial relationship with related entities

FINANCIAL SERVICES PRINCE WEALTH IS AUTHORISED TO PROVIDE

Prince Wealth is authorised as a Corporate Authorised Representative of Lifestyle Asset Management Pty Ltd (“LAM”) under its Australian Financial Services Licence (“AFSL”) to:

- Provide financial product advice
- Deal in financial products

To wholesale and retail clients

The financial products on which Prince Wealth is authorised to give advice are:

- Government debentures, stocks and bonds
- Life products, including life investment and life risk insurances
- Managed Investment Schemes, including Investor Directed Portfolio Services.
- Retirement savings accounts
- Basic Deposit Products
- Superannuation, subject to restriction on advice to establish new SMSFs
- Personal and Business Risk Insurance
- Managed Portfolio Services
- Securities

Authorisation to deal in the above products allows us to apply for, acquire, vary or dispose of those financial products in the implementation of advice provided to you.

NOT INDEPENDENT

The use of the terms independent, impartial, unbiased, or similar terms are restricted under section 923A of the Corporations Act.

Prince Wealth cannot use these words or expressions because LAM allows representatives to receive commissions from insurers for life risk policies arranged by them

PRINCE WEALTH CAN PROVIDE YOU WITH ADVICE ON THE FOLLOWING SERVICES

Financial Planning and Investments:

- Assess current position, financial needs and personal goals
- Develop financial strategies to achieve your goals
- Recommend investments, cash flow, debt reduction or retirement plans
- Advising on the role of superannuation and estate planning in your financial plan
- Advising on taxation (shares related - TASA)
- Risk tolerance and investment profiling

Securities

- Listed Shares and exchange traded funds
- Construct diversified securities portfolios aligned to objectives
- Recommend buy, hold or sell actions on securities.
- Monitor securities exposure across sectors and asset classes.
- Consider liquidity, volatility and concentration risk impacts.
- Risk management strategies

Cash and interest-bearing investments

- Recommend suitable cash and term deposit holdings.
- Manage liquidity for short-term expenses and emergencies.
- Use defensive assets to reduce overall portfolio volatility.
- Balance income needs against capital security and flexibility.

Superannuation:

- Review existing superannuation funds, SMSFs and investment options.
- Employer sponsored superannuation
- Rollovers, annuities and allocated pensions
- Transition to retirement
- Investments

Insurance:

Life and business risk insurances - income protection, total and permanent disability, trauma protection, business expenses, succession planning and partnership protection

Portfolio management advice:

- Design portfolios aligned to agreed risk and objectives.
- Set target asset allocation across growth and defensive assets.
- Select investments from the preferred products list.
- Monitor performance and risk relative to your strategy.
- Rebalance portfolios when markets or circumstances change.

Your adviser is required to provide you with an **Adviser Profile**, which provides specific information about your adviser's experience and specialisation. It must be read in conjunction with this FSG to provide the information necessary for you to make an informed decision.

Your adviser will be acting as a Representative of Prince Wealth. While Prince Wealth is directly responsible for the financial services and advice as set out in this FSG, the licensee (LAM) has ultimate responsibility for services provided under its AFSL 288421.

The range of products that Representatives are authorised to offer you is limited to a Preferred Product List (PPL) maintained by LAM, based on independent research and endorsed by an internal research team.

COMMUNICATING INFORMATION TO US

It is preferable that information is provided in a way that gives us a clear and documented basis for mutual understanding of your circumstances, needs and preferences. This can include copies of documents and written communications in emails or other online systems that we will give you information about when required.

If information additional to that supplied direct by you is required in order to provide complete advice, you may be requested to give written authorisation for your adviser to obtain information from third parties.



WHAT INFORMATION CLIENTS WILL RECEIVE

If you engage us to provide you with personal financial advice, we will confirm our recommendations in writing so that you can make an informed decision about the appropriateness and suitability of our advice. Our recommendations are usually given to you in a written Statement of Advice (SoA). Subsequent advice on actions recommended in an SoA may be provided in a Record of Advice (RoA)

Where we recommend a particular financial product, we will provide a Product Disclosure Statement (PDS), which contains specific and important information about that product. It is important that you read and understand any PDS that we provide you before you act on a financial product recommendation.

If you decide not to receive personal advice, general advice is available. General advice is information provided about financial products that does not take into account your personal needs, objectives or circumstances.

We can also act on your behalf without providing personal financial advice If you give specific instructions to transact and deal in a financial product (that Prince Wealth is authorised to offer). We can act on your instructions whether you provide them by telephone, email or other agreed means of communication.

PRIVACY

We are committed to ensuring the privacy and security of your personal information.

Prince Wealth keeps records of your personal profiles, including information supplied by you and third parties to the adviser relating to investment and insurance objectives, financial position and personal needs. We also maintain records of recommendations made to you. Personal information supplied may be stored electronically.

All information, however obtained, will be handled in accordance with Prince Wealth Privacy Policy and Australian Privacy Principles administered by the Office of the Australian Information Commissioner (OAIC).

A copy of our Privacy Policy can be viewed or downloaded from Lifestyle Asset Management's website (www.lamfs.com.au) or can be requested from your adviser or LAM's Compliance Officer on 1300 226 271.

REMUNERATION AND BENEFITS

The fee schedule is structured to ensure that you only pay for services as they are agreed.

The basis and amount of all fees, commissions, adviser service fees and any referral fees will be fully disclosed in your SoA or RoA and explained by your adviser prior to the implementation of any advice. An explanation of the fees and charges of the product provider will also be outlined in the relevant PDS.

HOW CLIENTS PAY FOR THE SERVICE

Financial Planning Fees	<p>Before providing advice or service, your adviser may charge you an upfront fee for services based on either:</p> <ul style="list-style-type: none"> • Time spent developing advice or implementing services • A fixed dollar amount • A percentage of funds invested; or • A combination of these methods <p>These fees will be disclosed before service is provided to you and your agreement to our terms is required before engagement.</p>
Adviser Service Fee	<p>When you elect to have ongoing advice, you will be charged a fee, which will be disclosed to you at the time of making the arrangement.</p>
Brokerage	<p>Brokerage fees are charges for executing each share trade</p>
Commissions	<p>Commissions on insurance products are based on a percentage of the premium, which is the industry standard practice. The percentage will be disclosed in our SoA.</p>
Referrals	<p>If you have been referred to your adviser by a third party, (e.g. accountant) the third party may receive a fee or other benefit for the referral. This fee comes out of the fees received by Prince Wealth and your adviser, and does not represent an additional cost to you.</p>
Alternative Remuneration	<p>If Prince Wealth or your adviser receives alternative remuneration such as entertainment and gifts from financial institutions, in accordance with the Industry Code of Practice, Prince Wealth and your adviser maintain a register of material alternative remuneration paid and received. Copies of these registers are available on request.</p>
Post FSG notification benefit	<p>There will be occasions when our benefit cannot be ascertained at the time of issue of the FSG and in those cases. Once we do ascertain the amount or nature of the benefit to us, we will inform you as soon as practical.</p>

The SoA will detail fees, commissions or benefits that relate to your specific matter.

DISPUTE RESOLUTION SYSTEM

How do clients complain about the services provided?

Prince Wealth is committed to providing a high level of client satisfaction and maintaining our reputation for honesty and integrity.

1. If you feel that we have fallen short of our commitment we would like you to tell us by bringing it to the attention of your adviser or Prince Wealth.
2. If you feel this is not adequately addressed by the adviser or Prince Wealth, you can notify our licensee, LAM. LAM is committed to resolving any concern a client has quickly, fairly and in the strictest confidence. You can notify it to Lifestyle Asset Management:
 - a. by phone to the Compliance Officer on 1300 226 271, or
 - b. by mail to Level 35 Tower One, 100 Barangaroo Avenue, BARANGAROO NSW 2000, or
 - c. by email to erm@lifestyleam.com.au
3. If you are dissatisfied with our efforts to resolve the dispute or query, LAM is a member of Australian Financial Complaints Authority (AFCA) and you have recourse free of charge to that organisation:
 - a. by phone on 1800 931 678
 - b. online at www.afca.org.au.
 - c. by mail to Australian Financial Complaints Authority, GPO Box 3, Melbourne Vic 3001
 - d. by email to info@afca.org.au

LAM has Professional Indemnity Insurance for compensation claims by clients against LAM and its representatives and advisers.

<p>ADVICE AND SERVICES ARE PROVIDED UNDER THE LICENCE OF Lifestyle Asset Management Pty Ltd, Australian Financial Services Licence 288421</p>	
<p>LICENSEE CONTACTS</p> <p>Lifestyle Asset Management Pty Ltd ABN 58 113 067 968</p> <p>Level 35 Tower One, 100 Barangaroo Avenue, Barangaroo NSW 2000</p> <p>Tel: 1300 226 271 Email: erm@lifestyleam.com.au Website: www.lamfs.com.au</p>	<p>PRINCE WEALTH CONTACTS</p> <p>Prince Wealth Management Pty Ltd ABN 52 831 593 212</p> <p>604 / 770C Toorak Rd, Glen Iris, VIC 3146</p> <p>Tel: 0402 275 495 Email: tony@princewealth.com.au Website: www.princewealth.com.au</p>



ADVISER PROFILE

Anthony (Tony) Raikes - Financial Adviser and Authorised Representative (AR) No. 448193 is a Sub-authorised Representative (SAR) of Prince Wealth Management Pty Ltd, CAR No. 1312027

Phone: 0402 275 495

Email: tony@princewealth.com.au

Tony takes pride in his disciplined process of creating and preserving wealth for his clients through well thought out and strategic decisions. Tony uses a number of risk management strategies to protect his clients' portfolios and in addition is also committed to providing a comprehensive financial planning experience that empowers his clients to make informed decisions.

Core Services

Wealth Management, Self-Managed Super Funds and Superannuation Securities Advice and Retirement Planning.

Background

Tony has been a financial adviser since 2013 and previously has worked in the financial markets and business for over 30 years. He has also been a Certified Practising Accountant (CPA) member since 1991. Tony's experience working in the financial markets coupled with his valuable experience as a CPA accountant, holds him in good stead to deliver successful wealth creation strategies for his clients.

Investment Style

Tony is committed to providing personalised strategic advice to clients to help them achieve their medium- and long-term financial goals. Tony believes in the preservation of capital through well thought out risk management strategies and long-term wealth creation through focusing on listed international equities, domestic equities, Exchange Traded Funds (ETFs) and other investment products.

ASIC Approved Competencies

This representative is authorised to provide financial advice and arrange dealings in relation to the following classes of financial products to retail and wholesale clients:

- (A) Superannuation including SMSF investments
- (B) Securities
- (C) Managed Investment Schemes including IDPS
- (D) Retirement Savings Products
- (E) Deposits and Payment Products
- (F) Life Insurance

Industry Education and Experience***Qualifications***

FASEA Financial Advisers Exam (2021)

Diploma in Financial Planning, Kaplan Professional (2013)

Certificate IV in Small Business Management NEIS Program, Box Hill Institute (2005)

Graduate Certificate in Management, Monash Mt Eliza Business School (1999)

Bachelor of Business (Accounting), Deakin University (1990)

Professional associations

CPA - Australian Society of CPA's (1991)

Anthony (Tony) Raikes and Prince Wealth Management Pty Ltd provide financial advice and services under AFSL No. 288421 held by Lifestyle Asset Management Pty Ltd