Springboard Wealth AFSL Financial Services Guide (FSG) Part 1 V1.1

Date of Issue: 15/06/2026

About This Financial Services Guide

We understand how important financial advice is and wish to thank you for considering choosing a Springboard Wealth adviser to assist you in identifying and achieving your financial goals. This Financial Services Guide - Part 1, together with the Adviser Profile - Part 2, are designed to help you get to know Springboard Wealth Pty Ltd AFSL: 544118 and our Authorised Representative (Adviser), a little better. Part 2 (Adviser Profile) must be provided with this document before personal advice is given. This will help you decide whether you would like to use our financial services and explain what to expect and how much you can expect to pay for those services. Our Advisers are required to provide or make available these documents to you prior to providing any personal financial advice, products and/or services. This Financial Services Guide It provides information about:

- The financial services and products we are authorised to provide
- How we and our advisers are remunerated
- Any associations or relationships that may influence our advice
- How we handle your personal information
- How you can provide feedback or make a complaint

Not Independent

We provide personal advice in line with the Licensee's Approved Product List (APL). We may receive commissions from life insurance products we recommend and non-monetary benefits such as training and educational seminars from product providers. For these reasons, we are not considered independent, impartial, or unbiased.

About Springboard Wealth

Licensee Name: Springboard Wealth Pty Ltd
Australian Financial Services Licence (AFSL): 544118

Our mission is to be the licensee that truly understands advisers, combining deep regulatory expertise with practical, real-world experience to create a high-performing, high-integrity compliance framework that helps you grow. We exist to back professional advisers with the right governance, the right support, and the right environment to build sustainable, thriving advice businesses.

Springboard Wealth exists to elevate the advice profession by combining market-leading research, best-of-breed solutions, and a governance framework that is transparent, evidence-based, and uncompromising in its commitment to client interests. Springboard Wealth and its advisers do not describe themselves as independent, impartial or unbiased because we may receive commissions on some insurance products and have approved product arrangements.

Springboard Wealth Pty Ltd ABN: 33 145 234 528
Registered Office: Level 12, 412 St Kilda Rd, Melbourne VIC 3004

Contact: Daryl Stout
General Manager, Advice

Office Number: 1300 428 313
Email: compliance@springboardwealth.com.au
Website: www.springboardwealth.com.au

Springboard Wealth is responsible for the financial services provided by its authorised representatives and for the advice they give.

The Financial Services We Provide

Springboard Wealth and its authorised representatives are authorised to provide the following services:

- Personal financial advice
- General financial advice
- Dealing in financial products on your behalf

We are authorised to advise on and deal in:

- Deposit and payment products
- Government debentures, stocks or bonds
- Managed investment schemes
- Retirement savings accounts
- Superannuation
- Life insurance (investment and risk)
- Standard margin lending facilities
- Securities

What is the Financial Advice process?

The Financial advice process starts with client engagement, identification of goals and objectives and the comprehensive information gathering process. By agreement we will then formulate the strategies that we believe will best meet your goals and objectives. These strategies will then be provided in a statement of advice record. The agreed Recommendations will then be implemented, and on-going service and reviews are then discussed.

What can I Expect?

Your Adviser is committed to providing quality financial advice and a choice of products and/or services to suit your circumstances. Whilst we are licensed to provide a range of services, we are also obliged under law to have a reasonable basis for our advice and to act in your best interests when providing financial advice, addressing your needs and the solutions you want us to assist you with.

Your adviser is also subject to an Ethical Code that opposes conflicts of interest & misrepresentation whilst promoting efficient, honest & fair dealing; enabling your free, prior & informed consent to recommendations, fees & services. We will not compromise on our advice and will take this responsibility very seriously. To achieve this, your Adviser will need to determine your needs, objectives and relevant financial circumstances before providing advice, products and/or services to you. You will be asked to provide accurate information and to keep your adviser updated on any changes to your circumstances to ensure the advice provided and products recommended remains relevant to your personal situation.

You have the right not to divulge any information should you wish not to do so, however, in such cases, your adviser will warn you about the possible consequences of not providing relevant personal and financial information and how this may impact the quality and reliability of the advice provided. Additionally, your adviser may also decline to provide advice if they feel they cannot do so adequately with the information provided or the advice would be beyond their formal expertise.

Before providing any financial products and/or services to you, we are also required to verify your identity in accordance with the Anti-Money Laundering and Counter- Terrorism Financing Act 2006. Your adviser will let you know what documentation is needed to meet these customer identification requirements.

Subject to its appropriateness for you, any product recommended to you by your Adviser must be included on Springboard Wealth Approved Products List. The purpose of the list is to ensure that: Recommended product providers have the necessary skills, resources and experience to achieve their stated investment objectives and our Advisers have a broad range of researched products to select from in meeting the diverse needs of their clients.

Where you enter into an ongoing fee arrangement, your adviser will offer and hold an annual comprehensive personal review service. This service updates the advice in line with your needs and implements any changes which you have agreed upon. A fee may be charged for the ongoing advice and management of your financial affairs.

Your adviser will provide you with details of any such fees applicable to you.

Does Everything Need to Be in Writing?

Your adviser may accept instructions from you via phone, letter, email or fax. In some instances, your adviser can only accept written instructions from you, and they will let you know when this happens.

Your adviser is required to maintain a paper or electronic record of your personal information, including details of your relevant personal circumstances. Your adviser is also required to maintain records of documentation for any financial advice given to you while taking instructions from you, as well as any documents containing advice they have provided you.

Please see our Privacy Policy regarding the care of this information in accordance with the Australian Privacy Principles.

What Financial Advice Documents Can I Expect?

When you are provided with personal advice that considers your needs, objectives and relevant financial circumstances, you will receive a Statement of Advice. This sets out the specific advice given to you,
including any recommendations about particular financial products and services, and the basis on which those recommendations are made. This also provides information on the amount of any commissions and other fees payable in respect of financial products recommended to you in connection with this advice.

Under certain circumstances your financial adviser may provide you with a Record of Advice, rather than a Statement of Advice. A Record of Advice performs a similar function to a Statement of Advice, but is typically a shorter, more informal document. Where you enter an Ongoing Fee Arrangement with your adviser, you will need to renew this consent annually for it to continue. Any fee/service arrangement can be terminated by either party, preferably in writing or the arrangement will lapse automatically if not renewed.

Should you misplace your documentation, you may request in writing, a copy of any advice document you received, up to seven years after the advice has been given.

Please refer to the Privacy Policy – Access to Personal Information for details on requesting a copy of your documentation.

What Fees & Charges Can I Expect?

Springboard Wealth prefers that our Advisers are paid on a ‘fee for service’ basis. In some instances, insurance providers may pay commission. Depending on the provider, all fees and commissions are paid directly to Springboard

Wealth on a fortnightly, monthly or quarterly basis. Springboard Wealth retains a portion of the fee and commission income generated by each Adviser. Springboard Wealth then pays the balance of the fee and commission income to your Adviser. Specific fees, costs and adviser remuneration are disclosed in the Adviser Profile (Part 2) which sets out the specific details of payments to your Adviser and/or any third parties, and the fees you may be charged.

Springboard Wealth may receive payments or benefits from certain product providers as part of an Education and Training partnership. These funds are used for the approved purposes of Education and

Training and are not payable to your adviser. In return these providers are granted opportunities to participate in events such as Professional Development days. These payments are only to offset the cost of providing education and training for our advisers.

Springboard Wealth and its Advisers are prohibited from accepting gifts or inducements over $300. Any benefit given to Springboard Wealth between $100 to $300 will be recorded in a Gifts Register. A copy of your adviser's and Springboard Wealth's registers are available on request. If you wish to inspect either register, please contact your adviser or our Head Office.

Referral Fees

Springboard Wealth Advisers work closely with many professional people and organisations such as accountants mortgage brokers and solicitors. Where referrals are received from these sources on a business-to-business level, a referral fee may be paid. Please note, Referral fees may not be received by or paid to advisers individually. This is to ensure that no conflicts of interest can arise. Also note that referral fees are not a separate charge to you, they are paid from the fees received by Springboard Wealth.

What To Do If I Have a Complaint?

Springboard Wealth is committed to providing quality financial services in an efficient and honest manner. We take all complaints seriously and have developed a formal complaint handling process to deal with any complaints from our clients. A copy of the Complaints (IDR) Policy is available from your Adviser or Springboard Wealth.

If you do have a complaint: Please contact your Adviser directly to discuss the issue and seek a resolution. If the complaint cannot be resolved by talking to your Adviser, please contact Springboard Wealth Head Office directly:

- **Email:** compliance@springboardwealth.com.au
- **Phone:** 1300 428 313
- **Address:** L12, 412 St Kilda Rd Melbourne, VIC 3004.

We will acknowledge your complaint within 24 hours and aim to resolve it within 30 days.

Springboard Wealth's complaints process (dispute resolution service) can be supplied in hardcopy by your adviser upon request. If Springboard Wealth cannot resolve your complaint to your satisfaction, you have the right to lodge a complaint with the Australian Financial Complaints Authority, a dispute resolution service for the financial planning industry.
Australian Financial Complaints Authority (AFCA)
Postal address: GPO Box 3, Melbourne VIC 3001
Phone: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au

Your Privacy

We are committed to protecting your privacy. We collect, use and store your personal information in accordance with the Privacy Act 1988. Springboard Wealth collects and holds your personal information for the sole purpose of providing financial services to you and discharging our legal obligations. If the information you provide to us is inaccurate or incomplete, it may impact the quality and appropriateness of our recommendations. Where we are arranging insurance and/or investment products for you, we will be required to collect and lodge relevant information for the purposes of those applications. Where you provide us with information about another person, such as your nominated beneficiary, you must ensure that they are aware information has been provided to us and of the existence of this document.

Use and Disclosure

We will only use or disclose your personal information in the following circumstances: For the purpose of providing you with financial services, or in arranging for the application of insurance or investments on your behalf; Where you provide your consent, either expressly or the individual would reasonably expect the APP entity to use or disclose the information for the secondary purpose implied by your behaviour, for information to be provided to a third party (e.g. your accountant); Where we are required by law; Where we are using the information in a direct marketing communication (you will have the option of electing not to receive direct marketing materials).

Quality of Information

We will make every effort to ensure that the personal information we collect is accurate, complete and up to date, however we will rely on you informing us if your personal details change.

Security of Information

We will take reasonable steps to protect the personal information we hold from misuse, loss, and from unauthorised access, modification or

disclosure. Where your personal information is no longer needed, and we are not required by law to maintain it, we will ensure that it is securely and permanently destroyed. Access to Personal Information You may at any time request access to your personal information from the past 7 years, that we hold. We will endeavour to comply with your request as soon as possible, which would normally be within a period of 14 days. In most cases there will be no charge for providing such information, however, requests involving large amounts of information may incur a handling fee.

If you have a complaint about the collection or use of your personal information, or have an enquiry about this Privacy Policy, please contact:

Daryl Stout
General Manager, Advice
Springboard Wealth Pty Ltd

Registered office:
Level 12, 412 St Kilda Road
Melbourne VIC 3004

Mobile: 0404 845 748
Email: daryl.stout@springboardwealth.com.au

For further information, please refer to the Springboard Wealth AFSL Privacy Policy.

Professional Indemnity Insurance

Springboard Wealth maintains professional indemnity insurance that meets the requirements of section 912B of the Corporations Act.

Compensation and Remediation

Springboard Wealth has policies and procedures to ensure clients are compensated where loss is caused by our error or misconduct.
Compensation Policy: (Springboard Wealth AFSL Complaints & Dispute Resolution Policy)

How We Manage Conflicts of Interest

Springboard Wealth is committed to acting in the best interests of our clients at all times. We maintain a comprehensive conflicts management framework designed to identify, avoid, manage and monitor any conflict of interest that could influence the financial services we provide.
A conflict of interest may arise when Springboard Wealth, your Adviser, or a related party has a personal, commercial or financial interest that

could reasonably be expected to influence the advice or services provided to you. Our approach to conflicts management is based on transparency, ethical conduct and strong governance.

Identifying Conflicts

We proactively identify actual, potential and perceived conflicts of interest through:

- Regular reviews of our business arrangements, remuneration structures and product relationships
- Adviser declarations and annual attestations
- Monitoring of gifts, benefits and referral arrangements
- Oversight by the Compliance & Governance Committee and Responsible Managers

Avoiding Conflicts

Where a conflict cannot be appropriately managed or may compromise the quality of advice, we will avoid the conflict entirely. This may include declining to act, declining to recommend certain products, or prohibiting certain relationships or benefits.

Disclosure of Conflicts

Where a conflict exists that is relevant to the advice or service being provided, your Adviser will clearly disclose this to you in writing before or at the time the advice is given. This may be included in your Statement of Advice, Record of Advice or other written communication.

Commitment to Client Interests

Our governance framework, ethical standards and monitoring processes ensure that:

- Client interests are prioritised above the interests of Springboard Wealth, its Advisers or related parties
- Advice is based solely on your needs, objectives and circumstances
- Conflicts are managed in accordance with the Corporations Act, ASIC guidance and our internal policies

FINANCIAL SERVICES GUIDE (Part 2)

Adviser Profile

Date of issue 15/07/2026 - Version (1.1)

The financial services offered in this Guide are provided by:

Adviser/Practice details

Glenn Loadsman Authorised Representative No. 334097 of Moolawise Pty Ltd
ABN 76 629 676 384, Bondi Beach NSW 2026, Phone 0414 184 048 Email glenn@moolawise.com.au
www.moolawise.com.au

Licensee details

Springboard Wealth Pty Ltd
ABN 33 145 234 528
Australian Financial Services Licence Number: 544118
L12, 412 St Kilda Road, Melbourne VIC 3004
springboardwealth.com.au

The Adviser Profile document

We understand how important financial advice is and wish to thank you for considering engaging a Springboard Wealth adviser to assist you in identifying and achieving your financial goals and objectives.
To assist you in choosing a financial planner, our advisers are required to provide a Financial Services Guide - Part 1 and an Adviser Profile - Part 2, to you prior to providing any personalised financial advice, products and services.

These documents provide you with information regarding the financial planning advice process and charging model used by Glenn Loadsman, Authorised Representative No. 334097 of Springboard Wealth Pty Ltd (AFSL 544118) to ensure that you have sufficient information to confidently engage Moolawise Financial Advice to prepare financial advice for you.

Glenn operates under Moolawise Pty Ltd ABN 76 629 676 384. Corporate Authorised Representative No. 1279533.

If you have not yet received a copy of our Financial Services Guide - Part 1, please ask your Adviser for a copy or contact Springboard Wealth head office.

About Your Adviser

Glenn has been providing advice since 2006, he is an SMSF specialist, an accredited mortgage broker, tax financial adviser and investment specialist. Glenn is qualified to provide advice across every stage of life.

Financial well-being is about more than just numbers; it's about creating a life of security and opportunity. At Moolawise, we believe exceptional financial advice starts with a genuine relationship, not a rushed transaction. We deliberately spend more time with fewer clients so we can properly understand your goals, your family, your financial position, and the decisions that matter most to you.

Moolawise brings together “moola” a familiar word for money with a distinctly Australian feel, and “wise,” reflecting our purpose of helping people make smarter, more confident financial decisions. The name also offers a respectful nod to the Traditional Custodians of Country and the enduring wisdom of First Nations cultures.

Build wealth. Protect your family. Retire with confidence.

Financial Services Your Adviser Provides

The financial services and products which Glenn Loadsman can provide advice on comprise:

- Deposit Products;
- Managed Investment Schemes including Unit Trusts, Investment Bonds, Direct Shares, Property Trusts, Growth Funds, Balanced Funds, Indexed Funds and Cash Management Accounts;
- Share Market Investments;
- Tax Effective Investments;
- Superannuation, including Allocated Pensions, Rollovers, Personal Superannuation, Company Superannuation and Self-Managed Superannuation Funds;
- Retirement Planning including aged care and estate planning;
- Life Insurance Products, including Annuities, Term Insurance, Income Protection, Trauma and Total and Permanent Disability Insurance;
- Margin Lending & mortgage broking

Fees, Charges and Commissions

Glenn is a professional adviser who receives payment for the advice and services provided. Your adviser will receive payment either by collecting a fee for service, receiving commissions, or a combination of both.

Fee and Charges

The scope of the services to be provided and the fees payable will be agreed with you before any work is undertaken and will be fully disclosed in your advice documentation. Fees are determined based on the nature, scope and complexity of the advice and services provided. Depending on the services required, fees may be charged as:

- A fixed fee;
- An hourly rate;
- A percentage-based fee; or
- A combination of the above.

Fees may apply for the preparation and implementation of advice, as well as for ongoing advice, review and service arrangements where these services are agreed with you.

Fees and Charges

The actual fees payable will depend on your individual circumstances, objectives and the complexity of the advice required.

Fee Type	Description	Fee Range
Initial Consultation	Initial meeting to understand your circumstances, objectives and advice requirements.	Complimentary
Advice Preparation and Implementation Fee	Fee for research, strategy development, preparation and presentation of advice, and implementation of agreed recommendations.	Fixed fee typically ranging from **$3,500 (plus GST)**. Alternatively, a percentage-based fee may apply ranging from **0.25% to 2.00%** of funds invested or implemented. A combination of fixed and percentage-based fees may apply.
Ongoing Advice Service Fee	Ongoing advice, reviews, strategy updates, implementation assistance and access to adviser services. Services and fees will be outlined in your Ongoing Fee Arrangement (OFA) and Consent documentation.	Fixed fee typically ranging from **$3,500 (plus GST)**. Alternatively, a percentage-based fee ranging from **0.25% to 1.50% p.a.** of funds under advice. A combination of both may apply.
Insurance Advice Fee	Preparation and implementation of personal insurance advice. May be charged in addition to or instead of commissions.	Typically, **$0 to $5,500 (plus GST)** depending on scope and adviser charging model.
Ad Hoc Advice / Consulting	Advice or consulting services requested outside an agreed advice engagement.	Adviser: up to **$550 per hour (plus GST)**. Administration support: up to **$165 per hour (plus GST)**.
Insurance Commissions	Where permitted by law, commissions may be paid by insurers and are included within premiums.	Initial commission: up to **66%** of first year's premium. Ongoing commission: up to **22%** of annual premium thereafter.
Referral Fees	Where a referral arrangement exists, any benefit received will be disclosed to you.	Varies and will be disclosed at the time of referral.