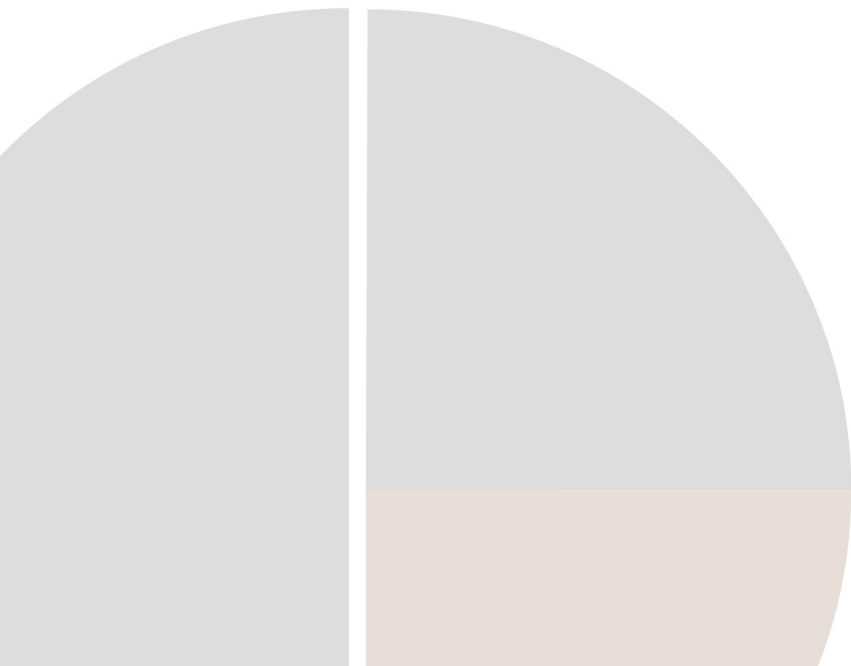




Financial Services Guide

Version 3.0 | Effective 27 November 2025



Welcome to Point B Planning Pty Ltd

Point B Planning Pty Ltd ATF The Point B Planning Unit Trust (ABN: 46 386 865 719) is a Corporate Authorised Representative, (Authorised Representative Number 001261646) of Politis Investment Strategies Pty Ltd, ABN: 71 106 823 241 trades as Politis Investment Strategies (Politis) and is licensed by the Australian Securities and Investments Commission (ASIC) to provide financial services in Australia, AFSL No. 253125.

Point B Planning Pty Ltd
ATF The Point B Planning Unit Trust
12 Taylor St, YARRAVILLE, VIC, 3013

Politis Investment Strategies Pty Ltd
1st Floor, NCYC Commercial Centre
91 Hannell Street, WICKHAM NSW 2293

Postal Address
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This Financial Services Guide complies with the Corporations Act and relies on ASIC Corporations (Managed Discretionary Account Services) Instrument 2016/968 in relation to the Managed Discretionary Account service. Its distribution has been approved by Politis Investment Strategies Pty Ltd, ABN: 71 106 823 241, Australian Financial Services License (AFSL) Number: 253125.

Introduction

This Financial Services Guide (FSG) is an important document, and you should read it carefully before we provide you with a financial service. It is intended to inform you of certain matters relating to our relationship with you and your Financial Planner Bill Truong, as well as key information about the types of financial services we offer. The matters covered by the FSG include:

- The relationship between you, Bill Truong, Point B Planning Pty Ltd and Politis
- Financial services we offer
- How we and our associates are paid
- How we handle your personal information
- How complaints are resolved
- Other relevant information

Not Independent:

Because Point B Planning Pty Ltd ATF The Point B Planning Unit Trust and Politis receive commissions from life insurance companies, neither Point B Planning Pty Ltd ATF The Point B Planning Unit Trust nor Politis are independent, impartial or unbiased. The Corporations Act states that if a licensee or an Authorised Representative receives commissions from a product issuer it cannot claim to be independent, impartial or unbiased.

As a client of Bill Truong and Point B Planning Pty Ltd ATF The Point B Planning Unit Trust, they will work with you to develop a personalised financial plan that considers your goals, objectives, risk tolerance, and time horizon. Your Financial Planner, Bill Truong, is an Authorised Representative of Politis and acts in your best interest when providing financial services. Politis is responsible for any financial service our Financial Planners are authorised to provide. The Financial Planner Profile, which forms part of this Financial Services Guide, provides you with more information about your Financial Planner.

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When we provide you with personal financial product advice, you will receive an advice document. The advice document is called a Statement of Advice (SOA) and includes the Investment Program. This document is personally prepared for you and will consider your personal circumstances, financial situation, needs and objectives, and your risk tolerance. This document will outline our recommendations for you, details of our services, our recommended Investment Program and all associated fees.

Your Financial Planner will regularly meet with you, to keep updated on your personal and financial circumstances. Recommendations will be adjusted to ensure they continue to meet your goals and objectives. If your Financial Planner provides further advice to you and your personal circumstances have not significantly changed since your previous SOA, a Record of Further Advice (ROFA) will be prepared, providing that this further advice is related to the previous SOA. You can request a copy of the SOA or ROFA up to 7 years after the advice was provided by contacting your Financial Planner in writing.

Product Disclosure Statements (PDS) will be provided to you if we recommend a financial product. The purpose of the PDS is to explain to you all the features, benefits, fees, and risks of that product before you make any decisions to invest.

Our Services

The financial advice process begins with an initial consultation with your Financial Planner to obtain an accurate picture of your current situation, identify your goals, and examine broad strategies for achieving those goals. After the initial consultation, you will need to decide whether you wish to engage our services, which may include advice, implementation or other services designed to meet your individual needs. Any advice your financial planner provides will be presented in an advice document. Politis' offering is a unique service model that includes:

- Financial Planning
- Investment Management
- Client Services
- Account Administration

Politis' model is designed for those investors seeking a complete financial solution and appreciate the benefits of a personalised service, professional investment management, transparency, complete account administration service and reporting. Politis' Australian Financial Services Licence is authorised to provide financial product advice and deal in the following financial products to wholesale and retail clients:

- Securities
- Superannuation including Self Managed Superannuation Funds (SMSF)
- Deposit Products
- Managed Investment Schemes including Investor Directed Portfolio Services
- Managed Discretionary Account Services
- Risk and Investment Life Insurance Products
- Retirement Savings Account Products
- Government Debentures, Stocks and Bonds

Your Financial Planner may offer general advice or personal advice tailored to your personal circumstances, financial situation, needs and objectives, and your risk tolerance. They can also provide ongoing advice and formal reviews in relation to your financial situation.

Managed Discretionary Account Services

We provide our clients with the opportunity to grow their wealth by investing in professionally managed investment portfolios also known as Managed Discretionary Accounts (MDAs). The Politis MDA portfolios are managed by a dedicated team of professional Investment Managers who have a strong knowledge of financial markets through their extensive experience and access to leading investment research.

What is a Managed Discretionary Account?

A MDA is a portfolio of listed securities that is managed by a professional Investment Manager such as Politis on your behalf.

Politis Investment Strategies Discretion

Under our MDA service you give Politis the authority and discretion to make investment decisions (including all rights related to those investments and any corporate actions) and execute these on your behalf without prior reference to you for each transaction.

Investment Program of the Managed Discretionary Accounts

Politis offers a number of portfolios (Investment Programs) within its MDA service. Your Financial Planner will advise you on the most appropriate portfolio (Investment Program) based on your personal circumstances, financial situation, needs and objectives, and your risk tolerance.

The Investment Program of the recommended portfolio, which forms part of the MDA Agreement, will be included in a SOA (which complies with Division 3 of Part 7.7 and Div. 2 of Part 7.7A of the Corporations Act). The SOA will be presented to you before you decide to enter into a MDA Agreement with Politis. The Investment Program will include:

- the nature and scope of the discretions Politis will be authorised and required to exercise and any investment strategy that is to be applied in exercising those discretions
- any significant risks associated with the MDA Agreement
- the basis on which the MDA service is considered to be suitable for you
- warnings that the MDA Agreement may not be suitable for you if you have provided incomplete or inaccurate information and that the contract may be unsuitable if your circumstances change.

Review of Investment Program

Your Financial Planner must conduct, at least annually, a review of your financial situation, needs, objectives and risk tolerance to ensure that the MDA Investment Program remains suited to your personal circumstances. Advice will be provided to you about whether the MDA Investment Program continues to be suitable for you. To conduct a regular review is a legal requirement and your Financial Planner will contact you to arrange a suitable date.

Managed Discretionary Account Agreement

Before we can provide you with MDA services you will need to enter into a MDA Agreement with Politis that outlines the discretion and authorities that Politis has in providing these services to you.

Custodial or Depository Services

Politis does not provide custodial or depository services in relation to our MDAs. Politis Investment Strategies accounts are offered by utilising the administration services of BT Portfolio Services Limited (ABN 73 095 055 208; AFSL 233715) (**BT Portfolio Services**) who have been selected by us to provide regulated platform services. As part of these services, assets that will be managed under the terms of your MDA Agreement will be held by BT Portfolio Services as the operator of the regulated platform, or a custodian they appoint, on trust for you. You will be required to execute offer documentation provided by BT Portfolio Services.

All investments, other than listed securities, will be held in the name of BT Portfolio Services as part of their regulated platform services. BT Portfolio Services will therefore be the legal owner of these investments held on trust for you, meaning you will retain beneficial ownership. You may contact BT Portfolio Services via panoramainvestments@btfinancialgroup.com.

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For listed securities, BT Portfolio Services has been appointed as the sub-custodian, The Hongkong and Shanghai Banking Corporation Limited (ABN 65 117 925 970; AFSL 301737) (**HSBC**), which will hold these investments on trust for BT Portfolio Services. HSBC will therefore be the legal owner of these investments held on trust for BT Portfolio Services. BT Portfolio Services in turn will hold the beneficial interest in those investments for you.

Risks associated with Managed Discretionary Accounts

In addition to the risks normally associated with investing, there can be additional risk by investing in MDAs. Your MDA Agreement with Politis conveys full discretion to Politis for the management of your portfolio. This may result in transactions being entered into that you may have not necessarily undertaken if given the opportunity to provide pre-approval.

There can be no assurance that the MDA will achieve its investment objectives, and no assurance can be given that the strategies employed by Politis in the past to achieve attractive returns will continue to be successful or that the return will be similar to that achieved in the past. The investment decisions made by Politis are subject to various market, currency, economic, political and business risks, and those investment decisions may not always be profitable and may at times result in loss.

The success of the MDA is dependent on the skill and capacity of the Investment Management team at Politis to identify appropriate investment opportunities. Politis is mitigating this risk by employing only highly skilled and experienced Investment Managers and has stringent processes in place to monitor all MDA activities. Actions that Politis takes pursuant to the discretion may trigger a capital gains tax liability, depending on your personal tax position. You should seek advice about the tax implications that would be applicable to you.

It is important you understand what Politis is authorised to do and that you carefully read and understand the activities Politis will undertake on your behalf.

How you can instruct us on Corporate Actions and Voting Rights

If we are notified of any intending corporate actions, Politis will use its discretion on the appropriate action. Politis will consider any rights relating to investments and, unless instructed otherwise by you and agreed by Politis in writing, has a discretion to exercise (or refrain from exercising) any rights relating to investments, without consulting you in relation to those rights.

Politis does not accept an obligation to consider exercising voting rights. Unless you instruct us in writing to the contrary, Politis will not pass on any information in respect of voting rights.

You may provide instructions to Politis, in writing, by sending those instructions to our email address or postal address listed on page 2 of this document. Politis will consider your instructions and if agreed to by us in writing following consultation with you, will implement them accordingly.

Outsourcing Arrangements that apply to our Managed Discretionary Account Service

Politis have selected BT Portfolio Services Limited (ABN 73 095 055 208; AFSL 233715) (**BT Portfolio Services**) as the regulated platform provider to provide regulated platform services to you. Politis and BT Portfolio Services have entered into an agreement to provide these services to you. You will be required to execute offer documentation provided by BT Portfolio Services in respect of these services.

In selecting our outsourced providers, Politis considered the following:

- Independence
- Experience and qualifications of the provider's staff
- Financial soundness
- Administration and technology platform
- Availability of support
- Reputation within the financial services industry
- Cost of the services

Politis takes a risk-based approach to the appointment of external service providers to ensure that the selection and engagement follows a transparent and accountable process, and that the ongoing monitoring and evaluation of the service provider's performance is managed appropriately and effectively on at least an annual basis.

Life Risk Insurance

Life risk insurance provides protection against sickness, injury and death. Your Financial Planner is authorised by Politis to provide life risk insurance advice and can advise you on the most appropriate type and level of insurance cover.

The types of insurance cover include:

- Life
- Income Protection
- Trauma
- Total and Permanent Disability

As your personal situation, needs and objectives change throughout life, so too will the amount and the need for different types of insurance cover. As part of Politis' process, regular reviews of client's life risk insurance requirements are performed to make sure that they are adequately protected to meet their current needs.

Other Relevant Information

How you can instruct us

Your instructions to your Financial Planner or Politis should be in writing, either by post or email and must be forwarded to Politis via your Financial Planner. The contact details of your Financial Planner are listed on the Financial Planner Profile.

Your Privacy

Point B Planning Pty Ltd ATF The Point B Planning Unit Trust maintains a record of your personal information that includes details of your financial situation, needs and objectives as well as your risk profile.

Politis takes the protection of your personal information seriously and are committed to protecting your information. The purpose of Politis' Privacy Policy is to ensure that you understand how we collect, maintain, use, and disclose your personal information and how we comply with the Australian Privacy Principles. Records containing the personal information you have provided and details of your financial objectives, situation, and needs are kept for at least 7 years. Where you have provided information about another individual, you must make them aware of that fact and the contents of our Privacy Policy. On request, we will provide you with copies of these documents, although a fee may apply for any costs that we incur in doing so. A copy of the Privacy Policy is available on the Politis Investment Strategies website.

Anti-Money Laundering and Counter-Terrorism Financing

The Anti-Money Laundering and Counter-Terrorism Financing Act requires verification of your identity before we can arrange a financial product for you. We are required to obtain information about you when providing financial services to meet our legal obligations.

Professional Indemnity Insurance

Politis holds a professional indemnity insurance policy, which covers claims against Politis for errors or mistakes relating to Politis' financial services. This Insurance meets the requirements of the Corporations Act and complies with the requirements in section 912B and regulation 7.6.02AA. This covers the services provided by Politis and the advice provided whilst your Financial Planner is authorised by Politis.

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Associations and other interests that could influence our advice

Other than the MDA service, neither Politis nor any employees or Authorised Representatives have any ownership or association with any product provider that could be expected to influence us in the provision of the financial services.

Alternative Remuneration

From time to time, we may accept alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (i.e. training or sponsorship to attend conferences). Politis maintains a register detailing any benefit we receive which is valued at between \$100 and \$300, and other benefits that relate to information technology, software or support provided by a product provider. A copy of the register is available on request.

How We Are Paid for Our Financial Service

Your Financial Planner will discuss and agree all fees with you prior to providing an advice document and implementing any financial services. We charge fees for the financial services that we provide. Your SOA will outline to you any remuneration and other benefits that Point B Planning Pty Ltd ATF The Point B Planning Unit Trust and Politis will receive, inclusive of some or all of the below fees. All fees and commissions are inclusive of GST.

Type of fee	Description of fee
Initial Meeting	Your first meeting with your Financial Planner is free of charge.
Initial Financial Planning Advice	<p>An advice fee will be charged for the development and preparation of an initial Statement of Advice (SOA). The amount charged will be dependent on the complexity and the type of advice provided. The average fee is between \$3,300 and \$6,600.</p> <p>Bill Truong is an Authorised Representative of Politis, and a percentage of the initial SOA fee will be retained by Politis, with any remainder paid to Point B Planning Pty Ltd ATF The Point B Planning Unit Trust. For example, if the SOA fee was \$4,400, Politis could retain 50% being \$2,200, and the Authorised Representative would be paid \$2,200.</p>
Ongoing Financial Planning Advice	<p>An Adviser Service Fee will be charged by your Financial Planner for ongoing financial planning advice and services. This fee and remuneration arrangements are outlined in your Financial Planner's Profile that forms part of this document.</p> <p>Bill Truong is an Authorised Representative of Politis, and 100% of the fee will be paid to Point B Planning Pty Ltd ATF The Point B Planning Unit Trust.</p>
Life Risk Insurance	<p>Commission payments are not an additional cost to you but are paid to Politis by the Insurance Issuer. Bill Truong is an Authorised Representative of Politis, and a percentage of the commission will be paid to Point B Planning Pty Ltd ATF The Point B Planning Unit Trust. Details of the percentage paid to Point B Planning Pty Ltd ATF The Point B Planning Unit Trust are outlined in the Financial Planner's Profile that forms part of this document.</p> <p><u>Upfront Commission</u></p> <p>Where a life risk insurance product has been recommended, the insurer will pay Politis commission. The commission rates range between 0% and up to 66% of your first year's premium. For example, if your insurance premium is \$1,000, Politis could receive a payment of up to \$660 in upfront commission.</p> <p><u>Ongoing Commission</u></p> <p>Where a life risk insurance product has been recommended, the insurer will pay Politis ongoing commission. This commission can vary depending on the product and may range between 0% and up to 22% of your premium. For example, if your insurance premium is</p>

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	\$1,000, Politis could potentially receive up to \$220 per annum ongoing commission for as long as you hold the product.
MDA management and security trade brokerage	Please see the 'Fees and costs associated with the Managed Discretionary Account Service' table below.
Referrals	If you have been referred to Bill Truong by another professional firm, the Financial Planner may pay a referral fee to the referring firm. The referral fee that may be paid is detailed in the Financial Planner's Profile. This is not an additional charge to you and will be detailed to you in your advice document.

Fees and costs associated with the Managed Discretionary Account Service

The actual fees and costs relevant to your Managed Discretionary Account will be detailed in the Statement of Advice that will be presented to you.

Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as investment performance or the provision of better member services justify higher fees and costs. You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask Politis Investment Strategies or your Financial Planner.

To find out more

If you would like to find out more or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) website (www.moneysmart.gov.au) has a managed investment fee calculator to help you check out different fee options.

This table shows fees and other costs that you may be charged. These fees and costs may be deducted from your investment, the returns on your investment or from the MDA service assets as a whole. You should also seek advice on the tax implications of your MDA portfolio. You should read all of the information about fees and other costs, as it is important to understand their impact on your investment.

Fees on money moving in or out of the MDA Portfolio		
Type of fee or cost	Amount	How and when paid
Establishment fee	Nil	The fee to open your MDA account.
Contribution fee	Nil	The fee on each amount contributed to your MDA account.
Withdrawal fee	Nil	The fee on each amount you take out of your MDA account.
Exit fee	Nil	The fee to close your MDA account.
Brokerage fees	0.06% of the trade value for direct shares, and 0.13% of the trade value for Exchange Traded Funds.	The fee for the execution and settlement of security trades within your portfolio. Brokerage will be charged by BT Panorama per security transaction and will be deducted at the time of the transaction. Politis Investment Strategies does not receive any part of this fee.

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Ongoing Management Costs		
Type of fee or cost	Amount	How and when paid
MDA Investment Management fees SMSF and Non-Superannuation Retail Superannuation	0.99% - 1.32% pa 0.55% – 0.77% pa	This fee is for managing your investments in accordance with your investment program. This fee will be recalculated monthly based on the value of your portfolio and direct debited from your BT Panorama cash account on a monthly basis.
Platform fees SMSF and Non-Superannuation Retail Superannuation	Admin fee - 0.15% (capped at \$1,500 pa) + Account fee - \$540 pa + Operational Risk Financial Requirement - 0.03% (capped at \$300) Admin fee - 0.15% (capped at \$1,500 pa) + Account fee - \$540 pa + Expense Recovery Fee: \$0 to \$95 (capped at \$95) + Operational Risk Financial Requirement - 0.03% (capped at \$300)	The fee for administrative, reporting and custodial services. This fee will be recalculated monthly based on the value of your portfolio and direct debited from your BT Panorama cash account on a monthly basis. Politis Investment Strategies does not receive any part of these fees.
Fund Manager fees	Nil	The fees are charged by the managers of the funds in your MDA portfolio.
Brokerage fees	0.06% of the trade value for direct shares, and 0.13% of the trade value for Exchange Traded Funds	The fee for the execution and settlement of security trades within your portfolio. Brokerage will be charged by BT Panorama per security transaction and will be deducted at the time of the transaction. Politis Investment Strategies does not receive any part of this fee.

*All fees outlined in this document are inclusive of GST, net of Reduced Input Tax Credits. Additional fees and charges may apply such as abnormal expenses (if any) and transaction costs that are generally paid by the MDA provider. See 'Additional explanation of fees and costs' section of this document for further information.

Example of annual fees and costs of the Managed Discretionary Account Service

The following table provides examples of how the Politis Investment Strategies MDA service fees and costs can affect your investment over a one-year period. You should use this table to compare the Politis MDA service with other MDA services and simple managed investment products (Managed Funds).

The example assumes an account balance of \$500,000 invested in the Politis MDA service with no variation in the value of your investment over this period. In practice, the actual fees Politis charges are generally based on the value of your portfolio which may vary daily. This example also assumes that the additional \$50,000 contribution occurs at the start of the relevant period.

	SMSF and Non-Superannuation Portfolios	Retail Superannuation Portfolios
Contribution fees	Nil	Nil
Management costs	1.10% pa or \$6,050 (portfolio of \$550,000)	0.66% pa or \$3,630 (portfolio of \$550,000)
Admin fee	0.15% (capped to \$1,500 pa) or \$825	0.15% (capped to \$1,500 pa) or \$825
Account fee	\$540 pa	\$540 pa
Expense Recovery fee	Nil	\$0 - \$95 (capped at \$95) or \$95
Operational Risk Financial Requirement	0.03% (capped at \$300) or \$165	0.03% (capped at \$300) or \$165
Fund Manager fee	Nil	Nil
Brokerage	0.095% or \$47.50	0.095% or \$47.50
Minimum Fees and Costs	\$7,627.50	\$5,302.50
What it costs you will depend on the fees you may be able to negotiate.		

Additional Explanation of Fees and Costs

Management fee

The management fee is calculated based on the portfolio value on the last day of each month and is payable monthly. It is deducted from your Cash Management Account.

Administrative expenses

Politis does not currently seek reimbursement from the MDA service for administrative expenses such as registry costs, audit and accounting, postage and printing costs. Such expenses will be paid by Politis out of the management fees. Politis will provide prior notice to investors if it seeks to recover these expenses from the Politis Investment Strategies MDA service in the future.

Abnormal expenses

Abnormal expenses such as the cost of defending legal proceedings and the costs of terminating the MDA service will generally be paid by Politis.

Advice fees

Your Financial Planner may charge fees for the personal financial advice provided to you, including any ongoing financial planning services. These fees may vary depending on the complexity and scope of the advice. For detailed information on how these fees are calculated, please refer to the section titled 'How we are paid for our financial services'.

Brokerage costs

This cost is incurred when Politis buys and sells securities (shares) for your account. Brokerage is charged by the ASX stockbroker. Politis does not charge any fee for its services in respect of buying or selling securities BT Panorama charges a brokerage fee for its service of buying or selling securities.

Information about fee changes

We may increase our MDA fees without your consent. We will provide at least 30 days' notice to you of any proposed increase in fees or charges.

BT Portfolio Services fee explanations

For specific details about the BT Portfolio Services fees please see the BT Portfolio Services Product Disclosure Statement and Financial Services Guide. This will be provided to you if you are recommended any BT Portfolio Services products.

How We Handle Complaints

Your satisfaction is very important to us, and we have procedures in place to resolve any concerns promptly and fairly. If the level of service or quality of advice provided by Bill Truong fails to meet your expectations, you should contact Bill Truong to discuss your concern. If you cannot resolve this with Bill Truong, please contact the Compliance Manager at Politis Investment Strategies Pty Ltd, PO Box 168, Wickham NSW 2293 or by sending an email to compliance@politis.com.au. We will acknowledge your complaint in writing and within 1 business day of receipt and will try to resolve your concerns quickly and fairly.

If the complaint is not resolved to your satisfaction within 30 days, you have the right to take your complaint to the Australian Financial Complaints Authority (AFCA) of which Politis is a member. AFCA can be contacted on 1800 931 678 and provides fair and independent financial services complaint resolution service that is free to consumers. More information about how to lodge a dispute with AFCA is available on their website; www.afca.org.au.

Financial Planner Profile

This Financial Planner Profile is part of the Point B Planning Pty Ltd Financial Services Guide.

Your Financial Planner

Your financial planner is Bill Truong of Point B Planning Pty Ltd ATF The Point B Planning Unit Trust. Bill Truong is a Director of Point B Planning Pty Ltd ATF The Point B Planning Unit Trust.

Bill Truong is an Authorised Representative of Politis Investment Strategies Pty Ltd, ASIC Authorised Representative Number, 001261647.

Point B Planning Pty Ltd ATF The Point B Planning Unit Trust is a Corporate Authorised Representative of Politis Investment Strategies Pty Ltd, ASIC Authorised Representative Number 001261646.

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Experience

Bill began his career in the financial services sector as a Hardship Officer, working closely with families who were struggling to afford basic necessities and everyday bills. This experience left a lasting impact on him and instilled a deep desire to genuinely help individuals, families, and everyday Australians improve their financial wellbeing.

One key lesson he learned early on was:

"Small decisions you make today will impact your long-term future."

Driven by the need to be more proactive in supporting people, Bills' career evolved into financial planning. He spent over six years working with NAB Financial Planning, before launching his own business in 2017.

With over a decade of experience in the industry and a Master's in Financial Planning, Bill has had the privilege of helping clients transform their financial lives. For him, being a financial planner is about far more than just building wealth — it's about making a positive and lasting difference in people's lives.

Since 2007, Bill's studies and hands-on experience have equipped him with the tools to connect deeply with clients, understand their needs, and provide the practical support required at every stage of life.

He believes in true financial planning — putting his clients' short, medium, and long-term goals at the heart of every decision.

Bill's ultimate goal is to provide peace of mind and guide clients toward financial success.

Qualifications

Bill has completed a Master of Financial Planning through Kaplan Professional.

Financial Advice Authorisation

Your Financial Planner is authorised by Politis Investment Strategies Pty Ltd to provide general and personal advice relating to the following:

- All securities listed on the Australian Securities Exchange (ASX)
- Deposit and payment products offered by Australian Banks
- Managed Investment Schemes, including the Politis Investment Strategies Managed Discretionary Account Service and Investor Directed Portfolio Services (IDPS)
- Superannuation including Self Managed Superannuation Funds
- Life Risk Insurance Products limited to Politis Investment Strategies approved insurance policy issuers and existing life risk insurance products
- Gearing strategies for investing in financial products
- Margin Lending advice on existing facilities, however no advice can be given to establish a margin lending facilities or in regards to any particular lending institution

If you have existing financial products that are not approved by Politis Investment Strategies, your Financial Planner may be able to make recommendations on their ongoing appropriateness but is not permitted to make recommendations on the establishment of new products without prior approval from Politis Investment Strategies.

Fee Schedule and Remuneration

Upfront Fee for the development and preparation of a Statement of Advice

The Statement of Advice fee will be agreed between you and your Financial Planner during the initial meeting and recorded in the Client Acknowledgment and Consent page of the Client Advice Needs Form.

The Statement of Advice fee will be payable 14 days following the presentation of the advice to you. This fee is charged for the development, preparation and presentation of a Statement of Advice and is payable by you irrespective whether you will implement the advice provided.

Upon receipt of your payment Politis may forward all or part of this fee to Point B Planning Pty Ltd ATF The Point B Planning Unit Trust. Your Financial Planner is remunerated by Point B Planning Pty Ltd ATF The Point B Planning Unit Trust in the form of a salary or profit share. This upfront fee will be disclosed in your Statement of Advice.

Adviser Service Fee for ongoing Financial Planning Advice

The Adviser Service fee will be agreed between you and your Financial Planner during the initial meeting and recorded in your Statement of Advice.

An Adviser Service fee of up to \$16,500 per annum will be deducted by Politis Investment Strategies Pty Ltd as a monthly instalment from your account each month on behalf of Point B Planning Pty Ltd ATF The Point B Planning Unit Trust.

Politis will pay the entire Adviser Service fee to Point B Planning Pty Ltd ATF The Point B Planning Unit Trust. Bill Truong is remunerated by Point B Planning Pty Ltd ATF The Point B Planning Unit Trust in the form of a salary or profit share.

Percentage of Life Risk Insurance Brokerage

Politis will pay to Point B Planning Pty Ltd ATF The Point B Planning Unit Trust 90-100% of the fees and commissions paid by a life office or an insurance company to Politis in respect of the Life Risk Products entered into by yourself. Your Financial Planner is remunerated by Point B Planning Pty Ltd ATF The Point B Planning Unit Trust in the form of a salary or profit share.

These commission payments are no additional cost to you and are paid to Politis by the Financial Product issuer. The exact commissions will be outlined in your SOA.

You may provide instructions to Bill Truong at:

Point B Planning Pty Ltd
ATF The Point B Planning Unit Trust
ABN: 46 386 865 719

12 Taylor St
YARRAVILLE, VIC, 3013

Phone: 0422 348 249
Email: bill@pointbplanning.com.au