

FINANCIAL SERVICES GUIDE (FSG)

Version 3.2 | 22 September 2026

About us

Expert Wealth takes a data backed, scientific approach to building your long term wealth and achieving your goals.

Active Advice*

Our proprietary software tracks your wealth against your goals and alerts your adviser to opportunities and risks, so your plan stays on course.

Privately owned

No bank, insurer, super fund or financial institution owns us. We choose solutions without fear or favour, in your best interests.

Modelled first

We model every recommendation, including all costs, on conservative assumptions. We proceed only where it is likely to leave you in a better position, after costs.

Your Wealth Plan

Written advice built around your goals, kept current as markets, laws and your life change.

*Active Advice is a monitoring tool that alerts your adviser. It does not provide advice or make decisions; any recommendation is made by your adviser and acted on only with your approval. Modelling relies on assumptions and is not a guarantee. Investments can fall as well as rise.

Independence: why we are not independent

Expert Wealth may receive commission from insurers on life insurance products. Under the Corporations Act, this means we cannot describe ourselves or our advice as independent, impartial or unbiased.

We chose commission in place of upfront insurance advice fees so clients do not pay a fee for insurance they may be unable to obtain, for example for health reasons. Any commission is paid by the insurer out of its standard premium; we add nothing to the premium you pay. Your adviser must always act in your best interests, and your advice document will show any commission.

This Financial Services Guide (FSG) is issued by Expert Wealth Pty Ltd ABN 79 634 625 406, AFSL 538287 ("Expert Wealth", "we", "us", "our").

Level 3, 87-89 Foveaux Street, Surry Hills NSW 2010 | 02 9061 7172 | team@expertwealth.com.au | www.expertwealth.com.au

About this FSG

This FSG is designed to help you decide whether to use our services. It explains who we are, what we can advise on, how we are paid, how we handle your information and how to make a complaint. It has two parts: this document (Part 1) and your Adviser Profile (Part 2). Your adviser is an authorised representative of Expert Wealth, acts on our behalf, and is authorised to give you this FSG. Expert Wealth holds the AFS licence and is responsible for the financial services provided to you.

What we can help you with

Expert Wealth is authorised to provide financial product advice and to deal in the following. Your Adviser Profile shows the areas your adviser is authorised in.

Strategies

- Tax planning (in consultation with your tax adviser)
- Estate planning
- Business succession planning including life risk insurance
- Life insurance and risk management
- Pre and post retirement planning
- Retirement income
- Social security advice
- Investments
- Self managed superannuation funds (SMSF)
- Wealth accumulation and wealth creation
- Gearing and standard margin lending
- Superannuation and rollover advice
- Asset allocation and management advice
- Ongoing advice and review services

Product classes

- Deposit and payment products, limited to basic deposit products and deposit products other than basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life products, including investment life insurance products and life risk insurance products
- Interests in managed investment schemes, including investor directed portfolio services (IDPS)
- Retirement savings account (RSA) products within the meaning of the Retirement Savings Accounts Act 1997 (Cth)
- Securities
- Standard margin lending facilities
- Superannuation

We recommend products from our Approved Product List, which we build from research and review regularly. If you hold a product that is not on the list, your adviser can review and advise on it but may not be able to arrange further business in it. Where your adviser is a qualified tax relevant provider, they can advise on the tax consequences of their financial advice. For your broader tax affairs, please see a registered tax agent. Any other services your adviser offers outside our licence, such as accounting or mortgage broking, are not our responsibility.

How our advice works

Your adviser must act in your best interests. To do that, they need to understand your goals, financial situation and needs. If you choose not to share some information, the advice may be less appropriate for you. You can give instructions in writing, by phone or by email, and we may ask you to confirm some instructions in writing.

- **Statement of Advice (SoA).** Your personal advice in writing, including the reasons for it, all fees and commissions, and anything that could influence the advice. Later advice may be given in a shorter Record of Advice (RoA). You can ask for a copy of any advice document for seven years after it is given.
- **Product Disclosure Statement (PDS).** If we recommend a product, you will receive the issuer's PDS covering its features, benefits, risks and costs.

Active Advice*

All ongoing advice clients gain access to Active Advice, our market leading, proprietary software.

Active Advice connects your financial data and tracks it against your goals. When it sees an opportunity to get you closer to a goal, or a risk that could set you back, it alerts your adviser, who assesses it and recommends any change to you.

*Active Advice is a monitoring tool that alerts your adviser. It does not provide financial advice or make decisions. Identifying an opportunity or risk does not guarantee an outcome. All investing involves risk.

How we are paid

You will always know what you are paying, and how we are paid, before you commit to anything.

All fees and commissions are paid to Expert Wealth, which then pays your adviser's share as described in your Adviser Profile. Nothing is paid to your adviser directly.

- **Advice fees.** We may charge an upfront advice fee, an implementation fee and, if you choose an ongoing or fixed term service, an ongoing advice fee. Fees reflect the time involved, the complexity of your circumstances and the value our advice is designed to add. They may be a set amount, an hourly rate, a percentage of funds under advice, or a combination. Your adviser's fee ranges are in their Adviser Profile, and your exact fees will be agreed in writing, in dollars, before we start. Fees can be invoiced or, with your consent, deducted from your super or investments.
- **Paying for advice.** Where advice relates to your superannuation, the fee for that advice can usually be paid from your super rather than your pocket. Some ongoing advice fees may also be tax deductible. Your Statement of Advice will show exactly what applies to you.
- **Your consent.** Ongoing fees need your written consent, renewed each year, and you can cancel at any time. No advice fee is ever deducted from your accounts without your written consent.
- **Life insurance commission.** For insurance only advice we generally charge no advice fee and are instead paid commission by the insurer from your premium. For policies issued from 1 January 2018 this is up to 66% of the first year's premium (and of any increase in cover) and up to 22% of the premium each year after that, including GST. For example, on a \$2,000 annual premium we may receive up to \$1,320 in the first year and up to \$440 each year after. Older policies may pay different rates. If we become the servicing adviser on an existing policy, we may receive its ongoing commission. Your SoA will show the actual amounts.
- **No other commissions.** Other than life insurance commission, we do not receive commissions or other payments from any product provider or platform.
- **Referrals.** We do not pay or receive referral fees. If we refer you to another professional, such as an accountant, lawyer or mortgage broker, it is on merit alone: because we believe they will add value for you and the referral is in your best interests. Any fee they charge is agreed between you and them.
- **Relationships.** Expert Wealth is privately owned by its advisers and is not owned by any bank, insurer, fund manager or platform. Some managed investment solutions we may recommend are designed or overseen by our own Investment Committee. We receive no payment from them, and any recommendation must be in your best interests.

Your information and privacy

We keep a record of the information you give us, the advice we provide and the services we deliver. To advise you, and to meet our customer due diligence obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth), we need to verify your identity and keep your details up to date. We may share your information with insurers, super funds, product issuers, auditors and our service providers, some of whom are overseas. If your adviser moves to another licensee, we will tell you first and you may choose to stay with Expert Wealth.

Our Privacy Policy explains how we collect, use, store and disclose your information, the countries involved, and how to access or correct it or make a privacy complaint. You can find it at www.expertwealth.com.au or ask us for a copy.

If you have a complaint

Please tell your adviser or our Complaints Manager on 02 9061 7172 (9 am to 5 pm, Monday to Friday, Sydney time), at team@expertwealth.com.au, or at Level 3, 87-89 Foveaux Street, Surry Hills NSW 2010. We will acknowledge your complaint within one business day and respond in writing within 30 calendar days.

If you are not satisfied, or we have not responded in time, you can complain to the Australian Financial Complaints Authority (AFCA), which is free and independent: www.afca.org.au, info@afca.org.au, 1800 931 678 (free call), or GPO Box 3, Melbourne VIC 3001. Time limits may apply. You can also contact ASIC on 1300 300 630 for information about your rights.

Professional indemnity insurance

We hold professional indemnity insurance that meets the requirements of section 912B of the Corporations Act 2001 (Cth). It covers the services provided by us and our authorised representatives, including representatives who have since left.

Part 2: Adviser Profiles

Version 3.2 | Issued 22 September 2026. Contact any of our advisers through Expert Wealth on 02 9061 7172 or team@expertwealth.com.au, or at Level 3, 87-89 Foveaux Street, Surry Hills NSW 2010.

Paris Bisley

Authorised representative number: 410462

Qualifications: Bachelor of Business (International Trade), Graduate Diploma of Financial Planning, Diploma of Financial Services (Financial Planning), Professional Certificate SMSF.

With almost two decades in financial services, Paris began his career at an industry super fund and Australia's largest funds manager before founding his own award winning, client centric advice business. A technology innovator, Paris looks for ways to use or create technology that builds efficient systems and better outcomes for clients, while never forgetting the human element. He partnered with William Hurst to create Expert Wealth on a simple premise: "the value added must be significantly greater than the cost."

Paris is authorised to advise on and deal in

Deposit and Payment Products (Basic Deposit Products), Government Debentures, Stocks or Bonds, Investment Life Insurance and Life Risk Insurance Products, Managed Investment Schemes including IDPS, Retirement Savings Accounts, Standard Margin Lending Facilities, Superannuation, Self Managed Superannuation Funds.

Fees

A guide only, including GST. Fees reflect time, complexity and the value our advice is designed to add, and are agreed in writing before we start. Super advice fees can usually be paid from super, and some ongoing fees may be tax deductible (see Part 1).

Fee	What you get
Upfront advice fee and implementation fee \$0 to \$3,650 for each	The upfront advice fee covers the research, modelling and construction of your Wealth Plan. Implementation occurs once you are satisfied with the plan, and includes dealing with your super funds, investment providers and insurers for you.
Ongoing advice \$0 to \$3,650 per year, depending on your Wealth Package: Protect, Start, Grow or Enjoy	Access to your adviser, regular reviews, and Active Advice* tracking of your wealth against your goals so opportunities and risks are identified early.
0% to 1.6% per year of assets under advice, where we manage investments for you	Ongoing management of your investments, reviewed regularly with Lonsec, one of Australia's leading and award winning research houses, with adjustments recommended and actioned where necessary to keep your portfolio aligned with your goals and risk profile.

Fees and commissions are paid to Expert Wealth, which retains a percentage and pays the balance to Expert Edge Pty Ltd, which pays Paris a combination of salary and other benefits.

William Hurst

Authorised representative number: 404043

Qualifications: Master of Financial Planning, Diploma of Financial Services (Financial Planning), Certificate IV in Finance and Broking, Professional Certificate SMSF.

Will has almost two decades of experience across funds management, accounting and advice, in Australia and London, including a role at one of London's premier accounting firms and a senior adviser position at a leading Australian firm. He founded his own advice business before partnering with Paris Bisley to create Expert Wealth on a simple premise: "the value added must be significantly greater than the cost."

William is authorised to advise on and deal in

Deposit and Payment Products (Basic Deposit Products), Government Debentures, Stocks or Bonds, Investment Life Insurance and Life Risk Insurance Products, Managed Investment Schemes including IDPS, Retirement Savings Accounts, Standard Margin Lending Facilities, Superannuation, Self Managed Superannuation Funds, Securities.

Fees

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Ongoing advice \$0 to \$3,650 per year, depending on your Wealth Package: Protect, Start, Grow or Enjoy	Access to your adviser, regular reviews, and Active Advice* tracking of your wealth against your goals so opportunities and risks are identified early.
0% to 1.6% per year of assets under advice, where we manage investments for you	Ongoing management of your investments, reviewed regularly with Lonsec, one of Australia's leading and award winning research houses, with adjustments recommended and actioned where necessary to keep your portfolio aligned with your goals and risk profile.

Fees and commissions are paid to Expert Wealth, which retains a percentage and pays the balance to Expert Edge Pty Ltd, which pays William a combination of salary and other benefits.

Lisa Barber

Authorised representative number: 247688

Qualifications: Master of Financial Planning, Certificate IV in Finance and Mortgage Broking, ICFS Specialist in SMSF.

Lisa is an award winning financial adviser, wealth coach, speaker, author, businesswoman and entrepreneur. With over 20 years of experience, she has helped many individuals and families gain clarity, control and confidence over their financial futures. Her mission is to help people feel secure, financially free and empowered to live their best lives.

Lisa believes that when your finances are in order, you can focus on what truly matters: your goals, your dreams and the people you love. She considers it a privilege to walk alongside her clients as they build the future they envision.

Lisa is the Founder of Multiplyher and Co-Founder of Females Inspiring Females, two initiatives focused on elevating women in wealth and leadership. Beyond the office, Lisa is a devoted mother to two young men, an enthusiastic marathon runner and a passionate traveller with a deep love for all things French.

Lisa is authorised to advise on and deal in

Deposit and Payment Products (Basic Deposit Products), Investment Life Insurance and Life Risk Insurance Products, Managed Investment Schemes including IDPS, Retirement Savings Accounts, Standard Margin Lending Facilities, Superannuation, Self Managed Superannuation Funds.

Fees

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Ongoing advice \$0 to \$3,650 per year, depending on your Wealth Package: Protect, Start, Grow or Enjoy	Access to your adviser, regular reviews, and Active Advice* tracking of your wealth against your goals so opportunities and risks are identified early.
0% to 1.6% per year of assets under advice, where we manage investments for you	Ongoing management of your investments, reviewed regularly with Lonsec, one of Australia's leading and award winning research houses, with adjustments recommended and actioned where necessary to keep your portfolio aligned with your goals and risk profile.

Fees and commissions are paid to Expert Wealth, which retains a percentage and pays the balance to Aspire Wealth Creation Pty Ltd (ABN 16 160 035 512), which pays Lisa a combination of salary and other benefits.