ascendia investment managers

FINANCIAL SERVICES GUIDE — PART A & B

Version 6.0 June 2026

Please refer to our website https://www.ascendia.com.au for the most up to date version of our FSG.

This Financial Services Guide (FSG) is an important document for retail investors. It provides you with information to help you to fully understand the financial services we offer.

This guide contains important information about:

- the services we offer you
- how we and our associates are paid
- any potential conflict of interest we may have
- our internal and external dispute resolution procedures and how you can access them.

Who is Ascendia?

Ascendia Pty Ltd (ABN 88 122 360 721) holds Australian Financial Services Licence No. 307308 and is authorised to provide personal and general financial product advice and related financial services outlined in this Financial Services Guide (FSG). Ascendia Pty Ltd is responsible for the financial services provided under this FSG.

Mr Sherman Jenner is the Statutory Responsible Officer of Ascendia Pty Ltd. Sherman is an Adviser and a Certified Practising Member of the Financial Advice Association of Australia (FAAA) and adheres to the professional and ethical standards required of members of the FAAA.

Who are Ascendia Investment Managers?

Ascendia Investment Managers Pty Ltd is a Corporate Authorised Representative of Ascendia Pty Ltd and is authorised to provide financial services on behalf of Ascendia Pty Ltd.

Corporate Authorised Representative Number: **251037**

These services are delivered by appropriately qualified and authorised Financial Advisers and support staff who have the necessary skills, training and accreditation to assist you.

Contact details

Ascendia Investment Managers Pty. Ltd.
Eugarie Commercial Centre
Suite 4, 1 Eugarie Street
Noosa Heads QLD 4567
Telephone: 1300 797 858
Email: info@ascendia.com.au
www.ascendia.com.au

Mail Centre
PO Box 521Noosa Heads QLD 4567

What kind of financial services and products are available?

We offer a range of services which include:

Financial Advisory Services:

- Superannuation and pre-retirement planning
- Retirement planning
- Estate planning
- Financial planning for business people
- Tax effective financial planning* — including relating to discretionary trusts, companies, super trusts, partnerships, etc.
- Business risk and insurance analysis
- Personal risk and insurance analysis
- Financial planning following redundancy
- Salary packaging advice
- Centrelink benefit planning and optimisation
- Identifying, setting and reviewing financial goals
- Savings and wealth creation strategies
- Budgeting guidance, consulting and systems

Investment Advisory Services:

- Independently licensed comprehensive investment advice
- Direct Property Investment Advice relating to appropriateness, cash flow modelling, tax modelling etc.
- Specific Investment Portfolio Advice including:
  - Australian listed equities
  - International listed equities
  - Australian Listed income securities
  - Australian Bonds
  - Fixed Interest Securities e.g., Term Deposits
  - Money Market Accounts
  - Exchange Traded Funds
  - Wholesale and Retail Managed Funds
  - Property Trusts

Investment Administration and Management Service:

- Investment Portfolio Management (including setting and maintenance of all asset class benchmarks and individual asset review, investment and divestment as advised).
- Self-Managed Super Fund investment management
- Investment Portfolio Administration (all administration and reporting)
- Superannuation rollover investment services

* We do not provide taxation advice beyond that permitted under applicable financial services laws. Where specialist taxation advice is required, we may recommend that you consult a suitably qualified tax professional.

Approved Products and Investments

Ascendia maintains an Approved Product List (APL) of investments and financial products which have been researched and assessed using internal and external research resources. Products included on the APL are subject to ongoing review and monitoring.

Where a product, service or referral arrangement involves a related party or associated entity, this relationship will be disclosed to you where relevant to the advice provided.

Assets:

- Australian and International listed equities
- Australian and International Exchange Traded Funds
- Australian listed income securities
- Australian bonds
- Fixed interest assets e.g., Term Deposits
- Cash accounts

Products:

- Retail and wholesale managed investments
- ASX & International Listed Exchange traded Funds
- Wholesale and Retail Managed Funds
- Property Trusts
- Money Market Accounts
- Capital protected growth portfolios
- Socially responsible investments
- Superannuation products
- Self-Managed Super Funds
- Retirement income streams
- Personal and group insurance
- Business succession insurance
- Agribusiness products
- Master trust products
- Geared products

What information should you provide to receive personalised advice?

Your Financial Adviser will complete a Client Questionnaire with you, which will record your personal objectives, lifestyle goals, details of your current financial situation and any relevant information. The information obtained will be assessed by your Financial Adviser to assist them in providing appropriate advice.

You have the right to withhold private information, however this may compromise the effectiveness of advice you receive.

You should read any warnings contained in the Client Questionnaire and Statement of Advice carefully before making any decision relating to a financial strategy or product.

How can you give instructions to your Financial Adviser about your investments?

You can contact your Financial Adviser directly with any instructions relating to your investments.

What other documents might you receive?

You may also receive the following documents, designed to help you make an informed decision on any financial strategy or product recommended.

Statement of Advice (SOA)

All personal advice provided to you will be outlined in a Statement of Advice (SOA). The SOA will contain personal advice, the basis on which it is given, details of fees, commissions, and information on relevant associations.

The SOA is used for initial advice and any subsequent advice provided may be provided in the form of a Record of Advice (ROA), a Statement of Additional Advice (SOAA) or another form of advice documentation.

Product Disclosure Statement (PDS)

You will receive a PDS if your Financial Adviser has provided advice on a particular investment product. A PDS will contain the key features of the financial product, significant risks and benefits, and fees associated with the financial product.

What information is maintained in your file, and can you examine the client file?

Your adviser will maintain a record of your personal information including details of your objectives and financial situation. Your adviser will also maintain a record of any recommendations made to you. If you wish to examine your file, please ask your adviser and they will make arrangements for you to do so.

Who may access the information you provide?

Ascendia and your adviser are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. Please ask your adviser if you wish to obtain a copy of the privacy policy.

It is important to note that to best meet your needs and provide you with financial services and advice, your adviser may need to disclose your personal information to other parties. Typically, these parties may include fund managers, life companies, related entities and other licensees. Similarly, your adviser may bring to your attention products and services or other information which may be relevant to your situation.

You will be given the opportunity to choose whether or not you continue to receive such information.

Ascendia reserves the right to appoint another adviser to ensure your ongoing needs continue to be met. In this circumstance Ascendia will advise you of the change.

Who is your Financial Adviser?

Your Financial Adviser is authorised through Ascendia Investment Managers Pty Ltd, Corporate Authorised Representative No. 251037, acting on behalf of Ascendia Pty Ltd AFSL No. 307308.

Your adviser can provide tailored financial solutions designed to assist you in meeting your financial objectives, goals and personal circumstances.

The advisers authorised to provide financial services under this FSG are:

Sherman Jenner

Education and Qualifications

- MBA (Financial Management), UQ
- Graduate Diploma of Applied Finance and Investment, Securities Institute of Australia
- Diploma of Financial Planning, Deakin University
- Bachelor of Arts (Economics, Government and History), UQ

Professional Memberships

- Certified Practising Member – Financial Advice Association of Australia (FAAA)
- Practising Member – Institute of Public Accountants

Sherman is a Financial Adviser and the Statutory Responsible Officer of Ascendia Pty Ltd.

Penny Bakker

Education and Qualifications

- Graduate Diploma of Financial Planning, Kaplan Professional
- Diploma of Business, USQ

Professional Memberships

- Member – Financial Advice Association of Australia (FAAA)

Penny is authorised as a Provisional Financial Adviser and provides financial services under the supervision and oversight arrangements required by law and the policies of Ascendia Pty Ltd.

How are Ascendia and the Financial Advisers remunerated?

Your adviser will discuss and agree upon the fees applicable to the services you receive before the provision of financial services.

All fees charged will be disclosed in your Statement of Advice (SOA), Record of Advice (ROA), or other advice document as applicable.

All fees disclosed are inclusive of GST unless otherwise stated.

The scope of services, fees and other relevant terms will be disclosed to you before financial services are provided.

Fee for Service — Hourly Rate.

Fee for Service arrangements are available and are calculated based on the time spent providing services to you.

The hourly rate is up to **$330 including GST.**

The applicable fee will be agreed with you before services commence and may apply to:

1. Financial information and consultations.
2. Collection and analysis of your financial circumstances.
3. Financial strategy development and investigation.
4. Preparation of statements of advice, modelling and reports.
5. Implementation of advice.
6. Portfolio administration services.
7. Investment management services.
8. Ongoing financial and investment services.

Fee for Service — Fixed Fee and Ongoing Fee:

Fixed fees may be agreed for specific projects or services. The fee will be determined based on the complexity, scope and workload involved and will be disclosed to you before the commencement of services.

Ongoing fees may be agreed where you elect to receive ongoing advice, portfolio management or other continuing services. The amount and frequency of the fee will be disclosed to you before the commencement of services.

Where authorised by you, ongoing fees may be deducted from a nominated investment or cash account.

Fee for service — Listed Security Brokerage

Where listed securities are purchased or sold on your behalf, brokerage charges may apply.

Brokerage rates are determined by the level of service provided and the transaction requirements applicable at the time. Details of brokerage rates are available on request and will be disclosed to you prior to implementation.

Ascendia Staff Remuneration

Sherman Jenner and all other staff receive a fixed remuneration package and do not receive commissions based on product recommendations.

Ascendia advisers are remunerated in a manner designed to minimise conflicts of interest and support the provision of advice that is in the client's best interests.

Employees may receive professional development benefits, including payment of professional association memberships, training courses and conferences.

Ascendia Related Entities and Conflicts of Interest

The following entities are associated with Ascendia Pty Ltd:

- Ascendia Lawyers Pty Ltd
- Ascendia Accountants Pty Ltd
- Ascendia Accountants (Brisbane) Pty Ltd
- Ascendia Accountants (Noosa) Pty Ltd
- Ascendia Accountants (Brisbane North) Pty Ltd
- Ascendia Accountants (Maroochydore) Pty Ltd
- Ascendia Investment Managers Pty Ltd

Some owners of these businesses have ownership interests in Ascendia Pty Ltd.

You may be referred to, or receive referrals from, related entities where we believe those services may assist you. Where a referral arrangement or related-party relationship is relevant to advice provided to you, it will be disclosed.

What should you do if you have a complaint?

Ascendia Pty Ltd is committed to providing efficient, honest and fair services.

If you have a complaint regarding our services, please follow these steps:

Step 1

Contact your adviser and discuss your complaint.

Step 2

If your complaint is not resolved to your satisfaction, please contact:

Compliance Manager
Ascendia Pty Ltd
PO Box 521
Noosa Heads QLD 4567
Telephone: 07 5448 0566
Email: info@ascendia.com.au

We maintain an Internal Dispute Resolution process that complies with ASIC Regulatory Guide 271. We will acknowledge complaints promptly and endeavour to resolve them within applicable regulatory timeframes.

Step 3

If you are not satisfied with our response, or your complaint is not resolved within the applicable timeframes, you may lodge a complaint with the:

Australian Financial Complaints Authority (AFCA)

AFCA provides a free and independent external dispute resolution service.

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678
Mail: GPO Box 3, Melbourne VIC 3001

Ascendia Pty Ltd is a member of AFCA.

You may also contact ASIC on 1300 300 630 or visit www.asic.gov.au for information about your rights and financial services regulation.

Privacy

Ascendia is committed to protecting your privacy and handling personal information in accordance with applicable privacy laws.

To provide financial services and advice, we may collect, hold, use and disclose personal information to product issuers, investment managers, insurers, professional advisers, service providers and regulatory authorities where required.

A copy of our current Privacy Policy is available on request and on our website. The Privacy Policy explains how to access and correct personal information and how privacy complaints may be made and handled.

https://www.ascendia.com.au/Contact/PrivacyPolicy-360/