JULY 2026

Financial Services Guide

LIPMAN BURGON

This Financial Services Guide (FSG) is approved and issued by Lipman Burgon & Partners Pty Ltd, ABN 81 070 454 787 trading as **Lipman Burgon** (we, us or our), holder of Australian Financial Services Licence (AFSL) number 234972.

Lipman Burgon is a partner-led wealth governance firm, with offices in Sydney, Melbourne and Perth.

SYDNEY

Level 2, 14 Martin Place, Sydney NSW 2000 (GPO Box 5377, Sydney NSW 2001)
Telephone (02) 9230 9600

MELBOURNE

The Commons, Level 2, 55 Collins Street, Melbourne VIC 3000
Telephone +61 (03) 7046 3950

PERTH

136 Stirling Highway, Nedlands WA 6009
Telephone +61 (08) 6186 0380

Email: private.advisers@lipmanburgon.com.au
Web: www.lipmanburgon.com.au

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 designed to help you decide whether to use the financial services we offer. It sets out:
- who we are and the services we provide;
- our independence and how we are paid;
- the relationships and other benefits relevant to our advice;
- how you can give us instructions;
- how we protect your personal information; and
- how you can make a complaint.

Why we are not independent

Lipman Burgon is not independent, impartial or unbiased within the meaning of section 923A of the Corporations Act because the products and services that Lipman Burgon can provide are restricted to the products approved by the Licensee under the Approved Product List (APL).

Who we are

Our purpose is expressed in our brand promise, 'Wealth and Legacy in Motion: helping the families and organisations we work with grow, protect and pass on wealth with intention across generations'.

We believe that outcomes depend less on any single decision than on the framework within which decisions are made. That conviction is the heart of how we work: better decisions through governance. We start by understanding how your affairs are structured, we establish the governance that guides how decisions are made, and we provide the ongoing stewardship that keeps your strategy aligned with your circumstances as they change.

We work across three connected areas. Our Wealth service provides investment-led advisory and governance for families managing wealth across generations. Our Private Office service provides comprehensive stewardship for families with complex, multi-entity and multi-generational affairs. Our For Purpose service provides investment governance for foundations, charities and other mission-led organisations.

Under our AFSL, we are authorised to provide general and personal financial advice to wholesale and retail clients, and deal in on behalf of clients the following classes of products:

- basic and non-basic deposit products;
- securities;
- government debentures, stocks and bonds;
- derivatives;
- interests in managed investment schemes, including investor directed portfolio services (IDPS);
- life products, including investment life insurance and life risk insurance;
- standard margin lending facilities; and
- superannuation.

We provide only the services we agree with you, and that are within our authorisations and competence; not every service is provided to every client.

When we provide financial services to you, we act for you, and not for any product issuer, platform provider, bank or other institution. Where we deal in financial products on your behalf, we do so on your instructions and in accordance with any authority you give us for that purpose. We act only on your instructions and do not make investment decisions for you without them.

Some of our Private Office, governance and family office services may not be financial product advice. Unless we expressly agree otherwise, we do not provide legal, tax, accounting, audit or trustee services; these services are not licensed services under our AFSL and this FSG would not apply.

Other documents you may receive

If we provide you with personal advice as a retail client, we will give you a Statement of Advice (SoA) that records our advice, the basis for it, and information about our fees and any relevant interests.

Where there is no material change to your circumstances or strategy, further advice may be provided in a Record of Advice (RoA). If we provide further advice and do not give you a written Record of Advice at the time, you may ask us for a copy, using the details in this guide, at any time within seven years of that advice.

Where we recommend a financial product (other than a security), we will make available the relevant Product Disclosure Statement (PDS), which sets out the product's features, risks, fees and costs.

How we are paid

We agree our fees with you before we act. Our fees may be calculated and charged on one or more of the following bases:

- an asset-based fee up to 1.65% per annum charged monthly, calculated by reference to the value of the portfolio we advise on, administer, report on or help implement;
- a fixed fee agreed with you for a defined scope of work;
- an hourly fee for specific pieces of advice or work up to $500 per hour and invoiced; or
- a combination of these.

The fees you pay depend on the complexity of your circumstances and the services you require.

The specific fees, how they are calculated and when they are payable are agreed with you and set out in writing in your engagement letter, services agreement, and where applicable, your Statement of Advice before any fee is charged.

Our fees are quoted inclusive of GST. Where retail ongoing fee consent requirements apply, we will obtain and renew your consent as required by law before charging ongoing fees. We may vary our fees in accordance with your engagement letter or services agreement and will give you at least 30 days' written notice of any change.

Costs charged by investment platforms and by the issuers of financial products are separate from our fees and are set out in the relevant PDS. Where transactions are executed on your behalf, any brokerage or transaction costs are disclosed to you and charged directly to your portfolio. Lipman Burgon does not receive any part of this fee.

Investment administration and third-party relationships

To administer and report on your investments, we use investment platforms provided by third parties, including Netwealth and Macquarie. Using a platform consolidates transactions, income and reporting, and gives you and your adviser secure online access to your portfolio. To receive some of our services, you may need to open an account with one of these providers. The choice of platform depends on your circumstances and is discussed with you. The platform provider's fees and the costs of underlying products are set out in the relevant PDS that will be provided to you by your adviser. The fees are charged by the third parties directly to your portfolio. Lipman Burgon does not receive any part of this fee.

Referral arrangements

We may pay a referral fee to professional advisers and other third parties if you have been referred to us. Where we have a referral arrangement, we may pay the referrer a referral fee of up to 30% of the fee we receive from you for a limited period. Any such referral fee is paid from our own revenue, and it is not an additional amount charged to you. Where a referral fee is payable, we will disclose the referrer, the basis on which it is calculated, the period for which it is payable, and the dollar amount or a reasonable estimate where known, before you proceed with the relevant service. We do not accept referral fees for referring you to a product issuer or platform provider.

Other benefits

We may receive non-monetary benefits from product providers or other third parties, such as hospitality, training, or support related to our professional development, including attendance at conferences and industry events. Details of any benefits valued at more than $100 per person per event, as well as any benefits relating to information technology, software, or support services provided by a product provider, are recorded in a register. This register is available to you on request.

Associations and conflicts of interest

We do not receive commissions, volume-based payments or other benefits from platform providers, product issuers or any other party that could reasonably be expected to influence our advice. Other than what is disclosed in this guide, we have no associations or relationships with product issuers that are reasonably capable of influencing the financial services we provide. We maintain arrangements to identify and manage conflicts of interest so that they do not compromise the advice we provide.

Adviser remuneration

Our advisers and staff who provide financial services to you are representatives of Lipman Burgon & Partners Pty Ltd. They are employed by LBP Operations Pty Ltd, a related body corporate, or another related party entity within the Lipman Burgon group. Lipman Burgon & Partners Pty Ltd remains responsible for the financial services provided under its AFSL by its representatives.

Details of our financial advisers can be found on the ASIC Financial Adviser Register.

Our advisers are remunerated through salary and may, if applicable criteria are met, qualify for a bonus or benefit through an employee incentive plan. Any bonus or benefit is not calculated by reference to the recommendation of any particular financial product, the volume of any product, or any product issuer payment. Advisers do not receive commissions in respect of any financial product recommended to you.

How to give us instructions

You may give us instructions in relation to your investments by telephone, mail or email, or by other means agreed with us. Certain instructions may only be accepted in writing to protect your interests. We will take steps to verify any instructions received.

Compensation arrangements

Lipman Burgon holds professional indemnity insurance that satisfies the compensation requirements under section 912B of the Corporations Act. Subject to its terms, the policy covers civil liability arising from the professional services we provide, including the conduct of representatives who may no longer work for the firm.

How we protect your personal information

We collect and handle your personal information in accordance with our Privacy Policy, which is available on our website; www.lipmanburgon.com.au or on request. We collect the information we need to identify your objectives, circumstances and needs so that we can provide appropriate advice. The quality of our advice depends on the accuracy and completeness of the information you provide.

To provide our services, we may disclose your information to third parties, including:

- organisations that help provide, manage or administer our products and services, such as platform operators, custodians, administrators and software providers;
- professional advisers such as auditors, accountants, solicitors and stockbrokers;
- product issuers, a fund administrator or trustee, or other financial institutions holding an account in your name;
- government and regulatory bodies, including ASIC, the Australian Taxation Office and AUSTRAC as required or on request; and
- AFCA, to help resolve a complaint you may have.

We do not use or disclose government identifiers, such as tax file numbers, except as required or authorised by law. You may request access to, and correction of, the personal information we hold, subject to the exceptions allowed by law.

Anti-money laundering and financial crime

Under anti-money laundering and counter-terrorism financing laws, we must verify your identity, the identity of any beneficial owners, and the source of funds before providing services, and we may be required to disclose information to regulatory or law enforcement agencies. We cannot provide you with services if you are unwilling to provide this information.

If you have a complaint

We are committed to resolve concerns quickly and fairly and free of charge. You can lodge a complaint yourself, or appoint someone else (such as a family member, financial counsellor or lawyer) to lodge the complaint on your behalf. If you have a complaint, please contact your adviser in the first instance to resolve any complaint with them, then contact the Compliance Manager.

Compliance Manager
Lipman Burgon & Partners Pty Ltd
Email: operations@lipmanburgon.com.au
Phone: (02) 9230 9600

We will acknowledge your complaint promptly, usually within one business day of receiving it. If we can resolve your complaint within 5 business days, we will not always provide a written response unless you request this. Otherwise, our internal dispute resolution (IDR) process requires we provide a written response, setting out our decision, the reason for it, and your right to take the matter to AFCA within 30 calendar days after we receive your complaint. If we can't meet this timeframe, we will contact you before it expires to explain why, give you an expected timeframe, and confirm you can contact AFCA at that point without waiting further.

If your complaint is not resolved to your satisfaction or we have not provided you with a response after 30 days, you can refer it to the Australian Financial Complaints Authority (AFCA), an independent scheme that is free to consumers:

Australian Financial Complaints Authority
Post: GPO Box 3, Melbourne VIC 3001
Phone: 1800 931 678
Email: info@afca.org.au
Web: www.afca.org.au

FINANCIAL ADVICE & PORTFOLIO MANAGEMENT

SYDNEY

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