ASSUREINVEST

Financial Services Guide

1 July 2026

ASSUREINVEST PTY LTD
Level 3, 1156 Military Road Neutral Bay NSW 2088

ASSUREINVEST

ASSUREINVEST FINANCIAL SERVICES GUIDE

INTRODUCTION

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use any of the financial services offered by Assureinvest Pty Ltd (Assureinvest). It provides you with an understanding of what to expect from your interactions with Assureinvest.

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SERVICES

Assureinvest provides independent, specialist investment solutions to:

- Advisory firms – stockbrokers, financial advisors and accountants
- Self-managed super funds (SMSFs) and high-net-worth individuals
- Fund and platform operators

including research reports and general financial advice through our newsletters.

Our services range from investment consulting services to complete outsourced portfolio management.

Assureinvest generally provides advice only to wholesale clients. This FSG will, however, be provided to persons who receive product advice from, or are sold a financial product by, advisory firms to whom Assureinvest provides advice. Information about how to access this FSG on our website may also be provided, including to clients of fund or platform operators to which Assureinvest provides advice (for example, in the form of model portfolios) pursuant to agreements between Assureinvest and such operators. This FSG is provided in case of the possibility that Assureinvest might be regarded as a 'secondary service provider' to the customers of the other financial advisor, fund or platform operator.

Other disclosure documents you may receive:

- If you acquire a financial product through us and are a retail client, we will provide you with a Product Disclosure Statement (PDS) prepared by the product issuer.
- If you are otherwise seeking to acquire a specific financial product, you should obtain a copy of, and consider, the product PDS before making any investment decision.
- The PDS sets out important information about the particular product (including the features, benefits, fees and risks associated with it) to assist you in making an informed decision.

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THE KINDS OF FINANCIAL SERVICES ASSUREINVEST IS AUTHORISED TO PROVIDE

Assureinvest is authorised to provide financial product advice in the following product classes:

- Deposit and payment products
- Government Debentures, stocks or bonds
- Managed investments schemes
- Securities

for Retail and Wholesale Clients.

OUR INDEPENDENCE

Assureinvest is an independent financial advisor in that Assureinvest and its staff **do not receive**:

- commissions from product issuers, nor forms of remuneration calculated on the basis of the volume of business placed by Assureinvest or its staff with an issuer of a financial product;
- gifts or benefits from any issuer of a financial product;

and Assureinvest operates **without**:

- **any direct or indirect restrictions** relating to the financial products in respect of which it provides financial services; and
- **any conflicts of interest** that might arise from associations or relationships of itself or its staff with issuers of financial products (and reasonably be expected to influence Assureinvest or its staff in carrying on its business or providing its services).

GENERAL ADVICE ONLY

Assureinvest provides only general advice in relation to financial services or products, including by means of its publications and research reports. Any express or implied advice is strictly general advice only.

As the advice is general advice, Assureinvest warns that: (a) in preparing the advice, Assureinvest does not take into account the particular goals and objectives, anticipated resources, current and future financial situation, needs or attitudes of the client; and (b) before making any investment decisions on the basis of that advice, any investor or prospective investor needs to consider, whether the advice is appropriate in light of the particular goals and objectives, anticipated resources, current and future financial situation, needs or attitudes of the investor or prospective investor. We recommend you obtain appropriate financial, legal and taxation advice before making any financial investment decision. Our publications should be viewed as an additional investment resource, not as your sole source of information. You should also be aware that past performance does not necessarily indicate a financial product's likely future performance.

In the case of advice relating to financial product research, you should also consider the information provided by us as to the scope of the research, the process by which products are selected, and the research methodology applied. See the Research Report Disclosure section at the end of this document, or contained within our research reports.

ANDREW DOHERTY, PRINCIPAL OF ASSUREINVEST

Andrew Doherty, Principal of Assureinvest, is also an Investment Committee member of various AFSL holders which provide financial product advice (not product issuers). He has in the past acted as authorised representative for other AFSL holders, advising in relation to a range of product classes.

RELEVANT REMUNERATION

Our potential remuneration (including commission) and other benefits ('Remuneration') are not able to be ascertained at the time the FSG is given to you. We have set out below general information about Remuneration given to Assureinvest and its director and staff and (where possible) how Remuneration is to be calculated. There are no related companies or associates of Assureinvest or those persons which receive Remuneration from Assureinvest, its owner, its clients or financial product issuers or advisors.

You can request further particulars from us within a reasonable time after you receive this FSG and before we provide any financial service identified in this FSG.

How Assureinvest is paid

The type and amount of fees for the services Assureinvest provides depends on the nature and complexity of the services provided. The fees can take any one or more of the following forms:

- Retainer fee
- Fee agreed at the commencement of a project
- Time cost based on an hourly rate of $200 – $800 (plus GST); and
- Performance fees and asset-based fees (for example in relation to the licensing of our model portfolio information)

(but not in circumstances that would amount to conflicted remuneration).

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Assureinvest will agree the fee methodology with you in advance of provision of the service.

How our Managing Director is paid
The Managing Director receives distributions out of the profits of the Assureinvest business from the trust that owns Assureinvest. The amounts may vary depending upon the trust income. He does not personally receive commissions or other benefits from clients or from financial product issuers or advisors.

How our staff are paid
Our staff are paid a salary from Assureinvest and do not directly receive any commissions or fees.

Staff may also be eligible for a bonus payment in certain circumstances. Bonus payments are discretionary and are not guaranteed. The amount of the bonus payment is determined by the staff member's contribution to Assureinvest's performance, based on pre-determined objectives.

OUR PRIVACY POLICY

Protecting your privacy and the confidentiality of the information about you that you provide to us is of fundamental importance to our business. All personal information is dealt with in accordance with the Assureinvest Privacy Policy which details how we collect and use the personal information of individuals we deal with.. You can view the Assureinvest Privacy Policy via our website: www.Assureinvest.com.au.

It is important to ensure that the personal information we retain about you is accurate, complete and up-to-date. Accordingly, if you have any concerns about the completeness or accuracy of the information we have about you or would like to access or amend your information, simply email us at:
info@Assureinvest.com.au.

COMPLAINT AND DISPUTE RESOLUTION

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint and dispute resolution mechanisms for our clients as set out in our Public Complaints Policy on our website. If you have any complaint about the service provided to you, you should take the following steps:

1. Contact us immediately.

2. If your complaint is not satisfactorily resolved within 30 days you can send your complaint to the Australian Financial Complaints Authority at GPO Box 3 Melbourne VIC 3001. Their free call number is 1800 931 678 and their website address is www.afca.org.au. The Australian Securities and Investments Commission (ASIC) also has a free call info line on 1300 300 630 which you may use to make a complaint or obtain information about your rights.

COMPENSATION ARRANGEMENTS

Where we are liable to meet a compensation claim or payment, it will generally be paid from our cash flows and available resources.

Where Assureinvest is liable to meet a compensation claim, we may rely on and claim under the professional indemnity insurance that we must hold. This insurance is between Assureinvest and the insurer and is intended to respond to civil liability resulting from significant claims for compensation made against us for financial services provided by us.

This insurance provides cover even if one of our staff leaves Assureinvest. Our compensation arrangements comply with the arrangements required by Australian Securities and Investment Commission (ASIC) and section 912B of the Corporations Act 2001 (Cth).

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RESEARCH REPORT DISCLOSURE

Currency

Each Research report is current as at the date on the report until it is replaced, updated (for example if there are material changes to relevant information on which the report is based) or withdrawn. We base our financial product research on current information furnished to us by third parties (including the financial product issuers) which we cannot necessarily verify. While we will use all reasonable efforts to obtain information from reliable sources, we do not guarantee the accuracy or completeness of that information.

Research Criteria

For further information as to:

- the scope and expertise of our research,
- the process by which products are selected for coverage, and
- the filters and research methodology applied,

please refer to Assureinvest's *Research Methodology and Conflicts* document at:

https://www.Assureinvest.com.au/wp-content/uploads/2021/10/Research-Report-Methodology-and-Conflicts-Statement-2021-10.pdf.

Material interests and Conflicts of Interest and how we manage them in relation to research

Assureinvest, its staff and associates use publicly available information at all times. We do not receive any direct benefit or commissions for providing research and do not charge companies to be reviewed.

Reasons for our opinion and recommendation

The opinions and recommendations in our research reports are based on a reasonable assessment by the research staff member who wrote the report on information provided by the product issuer and generally available in the market.

Our research staff:

- are well-qualified
- exercise due care and skill in assessing the information available to them, and
- give their opinions and recommendations on reasonable grounds.

HOW WE AVOID CONFLICTS OF INTEREST

The following procedures relate to Assureinvest and the personal investment activities of its directors, Investment Committee members and staff members.

1. Interests In Securities And Financial Products Recommended To Clients

i. Assureinvest may have an interest in the securities and other financial products referred to in their model portfolios and consulting services to clients in that Assureinvest and/or its staff may hold or intend to hold deposits, shares, units or other rights in respect of such products. Any such interests are disclosed to clients on request.

ii. The personal investments of Andrew Doherty, Director/ Responsible Manager of Assureinvest, generally match the holdings of our model portfolios, further aligning his interests with those of our clients. He may acquire further products recommended in our model portfolios in the future. His interests are unlikely to be substantial in comparison with the number of securities of that type on issue.

2. Record of Holdings

Each staff member must record their shareholdings in the Staff Investment Holdings Register and update this information immediately once changes occur.

3. Record of Transactions

A copy the contract note associated with changes to any staff member's personal interests must be emailed to Assureinvest's compliance officer.

4. Blackout Period

Assureinvest staff members are prohibited from transacting in any securities that are subject to a transaction for any of Assureinvest's model portfolios for a period of one week prior and 48 hours following publication of notification of that transaction to clients.

5. Short Selling

Assureinvest members are prohibited from short selling any securities held in Assureinvest model portfolios.

6. Insider Trading

Employees are prohibited from trading on any material non-public information. Employees are also prohibited from passing that information along to others who may then use that information to their benefit. Inside information is information that's not generally available, which is likely to have an effect on the value of a financial product.

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AUSTRALIAN FINANCIAL SERVICES LICENCE DETAILS

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ASSUREINVEST CONTACT DETAILS

If you have any queries about this FSG or any other matters relating to Assureinvest's products and services, please contact:

The Administration Manager
Assureinvest Pty Ltd
Level 3, 116 Military Road
Neutral Bay NSW 2089 Australia

e info@Assureinvest.com.au

phone: +61 2 8094 8410 (M/F 9am – 5pm)

ABOUT THIS PUBLICATION

This Publication is a Financial Services Guide for the purposes of section 941A of the *Corporations Act 2001* to the extent that the recipient of the services described in this document is a retail client as defined by the *Corporations Act 2001*; and is issued subject to the laws of the State of NSW and the Commonwealth of Australia. All matters arising from this FSG or its use shall be subject to the exclusive jurisdiction of the Courts of NSW.

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ADVISOR PROFILE:
ANDREW DOHERTY, PRINCIPAL AND PORTFOLIO MANAGER

Advisor Details

Andrew Doherty
Principal and Portfolio Manager
Assureinvest Pty Ltd

Level 3, 116 Military Road
Neutral Bay NSW 2089 Australia

Phone: +612 8094 8410
Email: info@Assureinvest.com.au

Experience and Education

Andrew is an experienced investment professional and innovative business solutions practitioner with more than two decades of experience in financial services.

Prior to establishing Assureinvest, Andrew spent 14 years at Morningstar Australasia where, as Head of Equities, he led the equities and credit securities research team in Australia and New Zealand.

During Andrew's tenure, Morningstar became the largest provider of independent share research to stockbrokers and advisors in Australia.

Andrew was responsible for Morningstar's outperforming equities portfolio management, investment strategy and investment consulting services along with development of research processes.

As well as his extensive experience in growing businesses, Andrew's strengths are in integrating companies and in developing products and teams. Andrew was a key contributor to the growth of Aspect Huntley to its position as leading provider of independent investment research and information, purchased by Morningstar in 2006.
Earlier roles included:

- Investment banks JP Morgan and Deutsche Bank in London
- Fixed income investment manager for Credit Suisse Asset Management in Sydney.

Andrew is a regular speaker at industry events and professional development days and has also lectured and tutored as part of the Master of Applied Finance course at Kaplan Professional Education.

Andrew's qualifications include Master of Business Administration degree from Australian Graduate School of Management, Bachelor and Master of Economics degree from Macquarie University.

Provision of Financial Product Advice

On behalf of Assureinvest, Andrew Doherty as Principal and Portfolio Manager provides financial product advice to retail and wholesale clients in relation to the following product classes:

- Deposit and payment products
- Government Debentures, stocks and bonds
- Managed investments schemes
- Securities.

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