

Adviser Profile (FSG)

This document is the Adviser Profile of the Endeavor Financial Services Guide (FSG) dated 5 November 2025 and should be read together with the FSG. Where you are investing using the Endeavor Asset Management MDA this should be read in conjunction with Financial Services Guide Part B - MDA dated 5 November 2025.

I am sub-authorised to provide the financial services described in the FSG by FFA FP Pty Ltd ("Freedom Finance Australia").

Name: FFA FP Pty Ltd ("Freedom Finance Australia")
Address: Level 7, 5 Queens Road, Melbourne, VIC, 3004
Website: ffau.com.au
Phone: 1800 662 891

Freedom Finance Australia is authorised to provide the financial services described in the FSG by:

Licensee details: Endeavor Asset Management ("EAM")
ABN: 77 143 340 050
AFSL number: 358 029
Address: Level 7, 5 Queens Road, Melbourne, VIC, 3004
Website: endeavoram.com.au
Phone: 1800 662 891
Email: operations@endeavoram.com.au

Who is your Financial Adviser?

Your Financial Adviser is Dinesh Damian Rajah.

My Authorised Representative number is: 1262846

You can provide instructions to me by contacting me on the following details:

Address: 5 Glenelg Ave, Mermaid Beach, QLD, 4218
Phone: 1300 640 899
Mobile: 07 3853 3883
Email: damian.r@ffau.com.au

In this document, the terms, 'I', 'me', 'us', 'we' and 'our' refers to me in my individual capacity, FFA FP Pty Ltd and Freedom Finance Australia. The term 'licensee' refers to Endeavor Asset Management Pty Ltd.

I am registered on the ASIC Financial Adviser Register. You can see my qualifications, experience, background and history as an adviser by going to the government website <https://moneysmart.gov.au/financial-advice/financial-advisers-register>

What areas is your Financial Adviser authorised to provide advice on?

I am authorised by Freedom Finance Australia and EAM to provide financial services, including advice or services, in the following areas:

I am authorised to provide financial product advice and deal in the following financial products:

Deposit and payment products limited to:

- (A) basic deposit products
- (B) deposit products other than basic deposit products

Debentures, stocks or bonds issued or proposed to be issued by a government (Class of Product Only)

Life products including:

- (A) investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
- (B) life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds

Interests in managed investment schemes including:

- (A) investor directed portfolio services

Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997)

All superannuation excluding SMSF

Please ask me if you would like a referral for any other services. If I receive a specific fee for this referral, it will be disclosed in an advice document such as a Statement of Advice ('SOA'), if I provide you with personal advice.

Not Independent / Our Lack of Independence

Endeavor Asset Management and Freedom Finance Australia is not able to describe itself as being independent, impartial or unbiased because:

- We may receive commissions from insurance companies which may influence the advice we provide
- A director; a related entity or director of a related entity; or an associate, receives investment fees, volume-based payments, gifts or benefits from Endeavor Asset Management and Boutique Wealth Australia, which may influence the advice we provide
- We have an association / relationship with Boutique Wealth Australia, which could reasonably be expected to influence the advice we provide to you
- We may be paid an investment fee where you use the MDA Service that we offer/issue.

Preparation date: 5 November 2025

Version: V3

Financial Services Guide (FSG)

This Financial Services Guide was prepared on 5 November 2025.

This Financial Services Guide should be read with the Adviser Profile document dated 5 November 2025 and, where you are investing using the Endeavor Asset Management MDA this should be read in conjunction with Financial Services Guide Part B - MDA dated 5 November 2025.

What is a Financial Services Guide?

This Financial Services Guide ('FSG') helps you understand and decide if you wish to use the financial services we are able to offer you.

It provides you with information about the entities that may provide you with financial services:

- the Licensee's Corporate Authorised Representative, FFA FP Pty Ltd, ("Freedom Finance Australia");
- individual Authorised Representatives of the Licensee (refer to the Adviser Profile).

We collectively refer to Authorised Representative(s) in this FSG as "us, our, we". We are the providing entity and are the authorised representative(s) of the Licensee.

Our authorised representative number is: 1309068.

This FSG sets out the services we provide. It tells you:

- who we are and how we can be contacted;
- who the licensee is and how it can be contacted;
- what services and products we are authorised to provide to you;
- how we (and any other relevant parties) are paid; and
- how we deal with complaints.

Not Independent / Our Lack of Independence

Endeavor Asset Management and Freedom Finance Australia is not able to describe itself as being independent, impartial or unbiased because:

- We may receive commissions from insurance companies which may influence the advice we provide
- A director; a related entity or director of a related entity; or an associate, receives investment fees, volume-based payments, gifts or benefits from Endeavor Asset Management and Boutique Wealth Australia, which may influence the advice we provide
- We have an association / relationship with Boutique Wealth Australia, which could reasonably be expected to influence the advice we provide to you
- We may be paid an investment fee where you use the MDA Service that we offer/issue.

Protect Your Money – Do Not Transfer Unless You are Sure

We will never send you an unsolicited/unexpected email, text message, social media or any other communication asking you to transfer money, to reset your password or to provide login details. Use extreme caution if you receive an unexpected communication.

If you are ever unsure of any communication, please double check it by calling this number: 1800 662 891. Do NOT call the number on the communication (if it has one).

Where we recommend you transfer money, we will always provide you with an advice document explaining why we recommend you transfer/invest money and the account details for the transfer.

We will never ask you to transfer funds to a bank account that is not in your name or directly related to you. This includes never asking you to transfer money to any account in our name, or that of any of our representatives or any other individual. Representatives do not have any accounts, holding accounts or otherwise “in their name”. **We do not hold money on behalf of you/our clients.**

If you are ever unsure please double check it by calling this number: 1800 662 891

Personal Advice

We may provide you with personal advice that takes into account your needs, financial situation and circumstances. **Where we provide you with personal advice, we will provide you with a Statement of Advice ('SOA')**. The SOA outlines our advice and the basis on which the advice was given. It also outlines relevant information about us, our fees and charges associated with our advice. We are only able to provide personal advice about certain products as stipulated under the Licensee's Australian Financial Services Licence ('AFSL').

If we provide further personal advice after providing our initial advice, we may record this in a Record of Advice, instead of an SOA. You may request a record of the further advice that is provided to you, if you haven't already been provided with it. You can also contact us, using the details at the start of this FSG, within 7 years from when the advice is provided to request this record.

Occasionally we provide general advice. This is where we may express an opinion or recommendation influencing you in making a decision in relation to a financial product, but where we HAVE NOT considered your personal objectives, financial situation or needs. If we provide you with general advice, we will provide you with a warning that the advice may not be appropriate to your needs, financial situation or objectives. Additionally, we will provide you with an applicable Product Disclosure Statement ('PDS') (if one is available) which you should read before making a decision that the product is right for you.

When a financial product is recommended to you, you will be provided with a PDS issued by the product provider. The PDS contains information about the product to assist you in making an informed decision about the financial product. It will outline relevant terms, significant risks, and fees and charges associated with the product.

The Licensee has arrangements in place to maintain professional indemnity insurance. This insurance satisfies the requirements under s912B of the Act.

Please retain this FSG for your reference and any future dealings with us. We may also add documents at a later date which will also form part of this FSG, and these should be read together with the FSG. These documents will include the word 'FSG' in the heading.

Who will be providing the financial services to you?

The Licensee

The Licensee is the authorising licensee for the financial services provided to you and is responsible for those services.

The Licensee authorises, and is also responsible for, the content and distribution of this FSG.

The Licensee's contact details are as follows:

Licensee name:	Endeavor Asset Management Pty Ltd ("EAM")
ABN number:	77 143 340 050
AFSL number:	358 029
Address:	Level 7, 5 Queens Road, Melbourne, VIC, 3004
Website:	endeavoram.com.au
Phone:	1800 662 891
Email:	operations@endeavoram.com.au

Authorised Representative details

Name:	FFA FP Pty Ltd ("Freedom Finance Australia")
Address:	Level 7, 5 Queens Road, Melbourne, VIC, 3004
Website:	ffau.com.au
Phone:	1800 662 891

We are the providing entity and are providing the financial services to you in our capacity as an Authorised Representative of the Licensee.

You can provide instructions to us by contacting us using the contact details above.

The Licensee and the Authorised Representatives listed in this FSG and in the Adviser Profiles act on your behalf when we provide financial services to you.

Refer to the Adviser Profile for the Details of the Individuals Authorised by the Licensee or Authorised Representative of the Licensee.

What services and products are we authorised to provide to you?

We are authorised to provide financial product advice and deal in the following financial products:

(a) provide financial product advice for the following classes of financial products:

(i) deposit and payment products limited to:

(A) basic deposit products;

(B) deposit products other than basic deposit products;

(ii) debentures, stocks or bonds issued or proposed to be issued by a government;

(iii) life products including:

(A) investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and

(B) life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;

(iv) interests in managed investment schemes including:

(A) investor directed portfolio services;

(v) interests in managed investment schemes limited to:

(B) MDA services;

(vi) retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);

(vii) securities;

(viii) standard margin lending facility; and

(ix) superannuation;

(b) deal in a financial product by:

(i) issuing, applying for, acquiring, varying or disposing of a financial product in respect of the following classes of financial products:

(A) interests in managed investment schemes limited to:

(1) MDA services; and

(ii) applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:

(A) deposit and payment products limited to:

(1) basic deposit products;

(2) deposit products other than basic deposit products;

(B) debentures, stocks or bonds issued or proposed to be issued by a government;

(C) life products including:

(1) investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and

(2) life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;

(D) interests in managed investment schemes including:

(1) investor directed portfolio services;

(E) interests in managed investment schemes limited to:

(2) MDA services;

(F) retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);

(G) securities;

(H) standard margin lending facility; and

(I) superannuation; and

(c) provide the following custodial or depository services:

- (i) operate custodial or depository services other than investor directed portfolio services;

We are authorised to provide these services and products to both retail and wholesale clients.

There is an important difference between 'general advice' and 'personal advice'. If we provide you with 'general advice' it means that we have not considered any of your individual objectives, financial situation and needs.

If we provide you with 'personal advice' we will consider your individual objectives, financial situation and needs when making our recommendation to you.

We will only provide services to you, with your prior, informed consent. If you do not understand any of the information in this Financial Services Guide or have any other questions relating to the terms on which we will be acting, please contact us.

In providing our services, other financial matters may arise, however, we are not authorised to assist with any financial and product services except those explained above. You should seek specific advice from the appropriate professionals on other matters relevant to you.

What fees and commissions are payable to us?

Fees for providing you with our services are received by:

1. the Licensee, or
2. our related body corporate, or
3. the corporate authorised representative that employs the authorised representative.

All fees described in this FSG include GST.

All Fees are paid to and received by the Licensee. The licensee receives 100% of the fees in trust for the corporate owner of the revenue. The corporate owner of the revenue pays the Corporate Authorised Representative to provide financial services to clients, including employing individual authorised representatives. The Corporate Authorised Representative pays the Licensee a fee for being authorised. The individual authorised representatives receive a salary only including where applicable an annual bonus.

Service fees

We will discuss and agree our fee structure with you before we provide you with services. The types of fees you can be charged are listed below. You may be charged a combination, or part of, any of these fees.

Fees for advice

We may charge fees for the preparation, presentation and implementation of our advice. These fees will be based on your individual circumstances, the complexity involved in your situation, and the time it takes to prepare personal financial advice for you. We will discuss these fees with you and gain your agreement to the fees before we provide you with advice. These fees will either be a set amount or an amount based on the amount of funds under our advice (% based fee).

Ongoing advice fees

We may charge a fee to provide ongoing portfolio reviews and/or for the provision of ongoing services. This fee will be agreed with you and is either a set amount or an amount based on the amount of funds under our advice (% based fee), and/or the time involved in reviewing your portfolio and circumstances.

Commissions

If you take out a financial product through us, for example an insurance policy, EAM may receive payments in the form of initial commissions and/or ongoing commissions from the financial product providers. These commissions are included in the fees, premiums and interest rate (in the case of margin loans) you pay for the product. They are not an additional cost to you. We may agree to rebate some or all of these.

The commission payable for different classes of financial products include the following:

Examples of commissions we may receive

Life insurance products

Initial and ongoing commissions from insurance providers may be received by EAM. These commissions are paid to EAM by the company that issues the product that we recommend to you, and they are included in what you pay for the product. The commissions vary and are based on the policy cost, which is the sum of the premiums you pay and may include other fees related to the product.

The initial commission is paid in the first year by the product issuer to EAM. Ongoing commissions are payments paid by product issuers to EAM in the years after the first year. These commissions may be passed onto Freedom Finance Australia.

If you initiate an increase to your cover, EAM may receive an initial commission and ongoing commissions on the increase to your policy cost. The ongoing commission on a client-initiated increase is only paid in respect of the period that starts from the first anniversary of the increase.

If the initial commission is equal to the ongoing commissions (as a percentage of your policy cost), EAM may receive up to 35% (excl. GST) of your annual policy cost. If the initial commission is higher than the ongoing commissions, the maximum commission that EAM may receive is set out in the table below:

Date a new product is issued	Initial commission (% of annual policy cost or increase excl. GST)	Ongoing commission pa (% of annual policy cost or increase excl. GST)
Before 1 January 2018 or before 1 April 2018 when the application was received prior to 1 January 2018	0 - 140%	0 - 38.5%
1 January 2018 - 31 December 2018*	0 - 80%	0 - 20%
1 January 2019 - 31 December 2019*	0 - 70%	0 - 20%
From 1 January 2020*	0 - 60%	0 - 20%

* EAM may receive the pre 1 January 2018 commission rates above from the product issuer if:

- your policy was issued before 1 January 2018 and you exercise an option or apply for additional cover under your policy after 1 January 2018; or
- your policy was issued before 1 January 2018 and is replaced after 1 January 2018 to correct an administrative error.

Example

We recommend an insurance product to you and it is applied for and issued on 2 February 2018. The annual policy cost is \$450. EAM may receive up to \$360 (80% excl. GST) as an initial commission, and may pass up to \$360 to us. Assuming the policy cost stays the same each year, EAM may receive up to \$90 pa (20% excl. GST) as an ongoing commission, and may pass up to \$90 pa to us.

From 2 April 2020, you decide to increase your insurance cover. The cost of this increased cover is \$100. The initial commission payable to EAM in respect of this increase will be \$60 (60% excl. GST). The ongoing commission payable to EAM in respect of this increase will be \$20 pa (20% excl. GST), payable in respect of the period starting from the first anniversary of the date on which you increased your insurance cover (i.e. 2 April 2021). These commissions may be passed onto us.

You'll find details of how your insurance policy cost is calculated in the relevant PDS that we provide you. Where personal advice is provided to you, you'll also find details of the commission that EAM and we are entitled to receive, if you decide to purchase a life insurance product, in your SOA or ROA.

How are we and third parties remunerated?

The Licensee's directors and employees (including any employees of a related body corporate) are remunerated by salary and may also be awarded an annual bonus. Bonuses will depend on several factors, including:

- company performance;
- professionalism and adherence to compliance procedures; and
- team performance.

The Licensee's shareholders (including any shareholders of a related body corporate) will also receive a benefit based on the Licensee's ongoing company performance.

Freedom Finance Australia's shareholders will also receive a benefit based on Freedom Finance Australia's ongoing company performance.

You may request more details about the way these people or entities are remunerated within a reasonable time after receiving this document and before any financial services are given to you. If remuneration or other benefits are calculable at the time personal advice is given, it will be disclosed at the time that personal advice is given, or as soon as practicable afterwards. If remuneration is not calculable at that time, a statement of how the remuneration is calculated will be given to you at the time the advice is given, or as soon as practicable afterwards.

By using or continuing to use our services, you agree that:

1. All fees and charges received by us as described in this FSG (other than third party fees and charges) are a benefit given to us by you, in exchange for the services provided by us.
2. We do not charge asset-based fees where you are investing using borrowed money.
3. You understand, consent to, authorise and direct us to charge you in this way.

What arrangements may influence our advice to you?

EAM is part of the Freedom Finance Australia Group of companies ("FFAU Group"). The Directors and shareholders of EAM, hold shares (direct and indirect/wholly and partially) in the below listed entities within the FFAU Group. These entities have relationships and arrangements with EAM.

Boutique Wealth Australia Pty Ltd which operate under its own Australian Financial Service license (No. 494253) and is an issuer of investment products

Freedom Finance MB Pty Ltd and Freedom Finance (MB) NSW Pty Ltd which provide mortgage broking services.

Freedom Finance Accounting Pty Ltd and FFAU Consulting Pty Ltd which provides accounting, taxation and SMSF administration services.

Planned Property Pty Ltd which is a property investment business.

Freedom Finance General Insurance Pty Ltd which provides general insurance broking services.

The Cleva Co Pty Ltd which provides digital financial advice tools.

If it is appropriate to your circumstances the advisers of Freedom Finance Australia may recommend you use the investment, accountancy, taxation, finance, general insurance or property referral related services of persons who are also owned by one of Wealth Trail's Directors and Shareholders.

The Directors and shareholders of EAM do not receive any direct remuneration or benefit as a result of these referrals. Where you are referred to a related entity by your adviser and take up the services of that business, the shareholders may share in distributions from that business. You are free to engage your own preferred professionals.

The Licensee has an Approved Product List which includes some Boutique Wealth Australia (BWA)] financial products, as well as a range of financial products from product providers not associated with the Licensee. The Licensee has a broad approved product list including many non-BWA related products. The Licensee does not require its Authorised Representatives to recommend only BWA products.

We are generally only permitted to recommend financial products and services provided by platform providers on the Approved Product List, however, we can recommend other financial products and services to you where it suits your objectives, financial situation and needs]

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 (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit we receive and other benefits that relate to information technology, software or support provided by a product issuer, or that relate to educational and training purposes. A copy of the register is available on request for a small charge.

Boutique Wealth Australia (“BWA”)

Your adviser may recommend that you invest in a financial product advised by Boutique Wealth Australia Pty Ltd (“Boutique Wealth”). These include products and services with the following branding: BWA or Boutique Wealth Australia.

BWA are Investment Advisers to the Responsible Entity (product issuer) of the investment products and earn an investment management fee of 0.60% plus GST based on a client's investment balance in an investment product issued by them.

For example, if you invested \$100,000 in a Boutique Wealth Australia branded financial product, BWA will earn an investment management fee of \$660. This investment management fee is included in the product MER/ICR and is not an additional fee paid by you. This fee is paid to the Responsible Entity (product issuer) from your investment balance and 100% is passed onto Boutique Wealth Australia.

Investments offered via Boutique Wealth Australia are reviewed and benchmarked by the EAM Investment Committee against other comparable products in the market to ensure they are competitive in the market.

What should you do if you have a complaint?

If you have a complaint, you can contact us and discuss your complaint.

Please contact the Complaints Manager of our Licensee using any of the contact details at the start of this FSG. We will try and resolve your complaint quickly, fairly and within prescribed timeframes.

If the complaint cannot be resolved to your satisfaction within 30 days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA). AFCA provides a fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

Compensation arrangements

We have arrangements in place to maintain professional indemnity insurance as required by s912B of the Act. This insurance provides cover for claims made against us and our representatives, including claims in relation to the conduct of representatives who no longer work for us but who did so at the time of the relevant conduct.

Preparation date: 5 November 2025

Version: V3