

Integrity | Technical Expertise | Professionalism

Sequoia Wealth Management Financial Services Guide

AFS Licence No. 472387

Version 12

Dated 1 July 2021

ACN 002 314 310

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7 Macquarie Place

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Sequoia Wealth Management Pty Ltd

Sydney | Melbourne

Web: www.sequoia.com.au

Ph: 02 8114 2222

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This Financial Services Guide (FSG) is an important document. You should read it carefully and make sure you understand it.

1. Who are we

The FSG is provided to you by Sequoia Wealth Management Pty Ltd CAN 002 314 310 AFSL 472387 (“Sequoia”, “we”, “us” or “our”) as Version 12 dated 1/7/2021 and replaces any FSG we have previously supplied.

If you wish to contact us, you can using the contact details below:

Address

Level 7, 7 Macquarie Place, Sydney NSW 2000.

Telephone

02 8114 2222

1300 130 545 (Free Call)

Email

info@sequoiawm.com.au

Lack of Independence

To avoid the potential for any conflict of interest, Sequoia Wealth Management, although not a subsidiary of, nor controlled by any Bank or insurer states that is not independent, impartial or unbiased.

It is a subsidiary of the Sequoia Financial Group, ASX Code SEQ which provides scale and broad based approved products and services that an Adviser may recommend if it is in the client’s Best Interests.

2. About this document

The FSG is important because it provides you with information to assist you in deciding whether to use any of the financial services and products we can provide to you.

The FSG will tell you:

- Disclosure documents you may receive
- Services and products we provide
- Remuneration, commission and other benefits that may be paid to us and other persons for the services and products we offer
- How you can give us instructions
- What relationships and associations we have
- How your complaints are dealt with

3. Other Disclosure documents we may give you

We will also give you documentation to facilitate transactions, including client agreements, terms and conditions and confirmations.

Product Disclosure Statement

Where we recommend a financial product, issue a financial product or arrange for a financial product to be issued to you as a retail client (other than securities issued on the ASX), we will provide you with a Product Disclosure Statement (PDS). The PDS will assist you to decide whether or not to acquire the financial product. It sets out the product features, benefits, risks and fees associated with the product. You should read the PDS carefully.

In certain circumstances we are not required to provide a PDS (including, for example, where you already have one).

Statement of Advice

In addition, from time to time, we may provide you with personal financial product advice. Personal financial product advice is advice that takes into account one or more of your objectives, financial situation and needs. In order to provide you with personal advice, we will ask you to complete a Client Profile questionnaire. You do not have to provide us with this information, however, you should be aware of the fact that if you do not provide us with complete details of your objectives, financial situation and particular needs, there will be limits on the advice we provide.

If we provide you with personal advice we will provide you with a Statement of Advice (SOA). The SOA will contain:

- the advice provided
- the basis on which the advice is given
- information relating to fees, commissions and other benefits and any relationships, associations or interests that may influence the advice you receive

Where you obtain personal financial product advice about your investments from us on a regular basis, and we have previously provided you with a full SOA, we may not provide you with a full SOA each time we provide you with advice. If your circumstances and the basis for advice are not significantly different to your circumstances at the time the initial SOA was provided we will not provide you with a new SOA. However, in such circumstances we will retain a Record of Advice (ROA) setting out details of the advice we provide. You may request a copy of the ROA at any time within 7 years of the advice being provided by writing to us at the address shown above.

We will not always provide you with personal financial product advice. For example, we may provide you with advice that does not take into account your personal circumstances (general advice) or we may simply execute transactions in accordance with your instructions. From time to time, we may also provide you with market updates, research reports, and other general advice. In such situations you will not be provided with an SOA or ROA.

4. What Services and Products do we provide?

We are authorised to offer:

- financial product advice (both general advice and personal advice)
- dealing in financial products

in a range of financial products including:

- deposit and payment products
- derivatives
- foreign exchange contracts
- life Insurance and Investment products
- government debentures, stocks or bonds
- managed investment schemes including Investor Directed Portfolio Services
- securities
- superannuation including retirement savings accounts; and
- standard margin lending facilities

to retail and wholesale clients

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Prior to transacting exchange traded financial products (e.g. shares, listed managed investment schemes, exchange traded options and warrants) you will need to have opened an execution and clearing account, either with one of related entities including, Morrison Securities Ltd CAN 001 430 342, AFSL 241737 "Morrison's" or another external third party provider (acceptable to us) and a cash management account with an external third provider (also acceptable to us).

You should note that we are obligated by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 ("AML/CTF Act") to collect personal information from clients in order to verify a client's identity before providing any designated services under the AML/CTF Act.

More information on the products and services offered by us are available on Sequoia's website at www.sequoia.com.au.

5. How you provide instructions to us

You can give us instructions either

- by telephone (in which case your telephone calls to us may be recorded)
- in writing (including email or facsimile by prior arrangement only, however you'll need to confirm with us that your instructions have in fact been received as electronic communications may fail or not be received in a timely manner)
- electronically via direct entry into trading systems that we provide you with access to.

6. How we get paid

We may charge you fees. We may also receive commissions, brokerage and other benefits from product issuers with your consent. We may share the fees, commissions, brokerage and other benefits we receive with related entities, directors, employees, representatives and your adviser with your consent.

Advice fees

If we provide you with personal advice, we may charge you a fee for advice. This fee will be agreed with you prior to our provision of personal advice.

This fee may be payable upfront or on an ongoing basis.

If your advice fee is payable on an ongoing basis, the fee may be based on a percentage of the value of your investments or may be a flat monthly fee.

If there is any change to the amount of the advice fee, we will provide you with at least 20 days notice of the change to your nominated email address.

You can opt out of your election to receive ongoing advice at any time by contacting us in writing. We are required to obtain your consent in writing to any ongoing advice fee arrangement at least once every two years. The ongoing advice fee arrangement terminates if you do not confirm your intention to continue with the arrangement.

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Brokerage

The brokerage we will charge you will depend on the type of financial product and will range between the minimum and maximum ranges set out below.

Brokerage will be charged to your trading account when you buy and sell at the time your transaction is executed.

Product Type	Fee
Contracts for Difference (CFDs)	Up to 1.1% (including GST) of the notional value of each transaction. A typical fee is a flat rate of \$110 (including GST) or .25% of the notional value.
Exchange traded options	Up to \$220 (including GST) per transaction for the first 40 options contracts and fee \$2.20 (including GST) for each further option contract.
Securities and warrants	Up to \$220 (including GST) or 2.2% (including GST) of the transaction value, whichever is the greatest. Typical fee is \$110 flat or 1.1% of the value (including GST)

If there is any change to this fee structure, we will notify you by email to your nominated email address.

Other costs you may incur

You may also be charged these additional fees:

Fee Type	Fee (Including GST)
Fail Fee – Buy (This fee is payable if your cash management account does not have sufficient funds in respect of a buy trade)	<ul style="list-style-type: none">• \$110.00 per day• Any corresponding default fees charged by the product issuers• Any ASX fees
Fail Fee-Sell (This fee is payable if you fail to provide the relevant financial products in respect of a sell order)	<ul style="list-style-type: none">• \$110.00 per day• Any corresponding default fees charged by the product issuers• Any ASX fees
Options Fail Fee (This fee is payable if your cash management account does not have sufficient funds in respect of an options trade or margin call)	<ul style="list-style-type: none">• \$110.00 per day• Any corresponding default fees charged by the product issuers• Any ASX fees
Default Fees (Default fees are charged by us to you on any outstanding amounts owed us)	<ul style="list-style-type: none">• 15% p.a. on all outstanding amounts
Security Holder Reference Number (“SRN”) Enquiry	<ul style="list-style-type: none">• \$27.50 per enquiry• Any ASX fees

Fee Type	Fee (Including GST)
Re-booking Fee (This fee is payable when you execute a trade in an incorrect account and the trade has to be cancelled and rebooked to the correct account)	<ul style="list-style-type: none"> • \$33.00 per trade • Any losses incurred by us as a result of the incorrect trade • Any ASX fees
Off Market Transfer	<ul style="list-style-type: none"> • \$55.00 per transfer • Any ASX fees
Posted Contract Notes	<ul style="list-style-type: none"> • \$1.50 per request

Commissions

We may receive upfront and trailing commissions from product issuers with your consent.

Such commissions will be different depending on the product and will be disclosed in the consent form.

The range of these commission that we may receive with your consent are:

Product Type	Commission
Margin Lending Facility	<ul style="list-style-type: none"> • An upfront commission of up to 1.5% of the facility limit. • Ongoing commission ranging between 0.25% to 1.5% of the facility limit, payable monthly in arrears.
Cash Management Account	<ul style="list-style-type: none"> • Ongoing commission ranging between 0.25% to 0.75% of the daily account balance, calculated daily and paid monthly in arrears
Life insurance	<ul style="list-style-type: none"> • An upfront commission of up to 66% of the premium paid • Ongoing commission of between 0% and 22% of annual premium.
Capital raisings	<ul style="list-style-type: none"> • A fixed fee and/or 0% to 12% of the amount raised, payable by the issuer.
Structured Products	<ul style="list-style-type: none"> • An adviser fee of up to 3% of investment and ongoing commission of up to 3% per annum.

Interest on Client Segregated Accounts

We may receive interest on credit balances in your trading account and we will retain any such interest received.

Referral fees paid by us

If you were referred to us under a referral arrangement, we may pay the referrer a one-off fee or a proportion of the brokerage paid by you with your consent. You will not be required to pay any additional amount to the brokerage paid above.

7. Conflicts of Interest

We are member of the Sequoia Financial Group Ltd ACN 091 744 884 and therefore are a related entity of Morrisons, Sequoia Asset Management Pty Ltd, AFSL 341506, InterPrac Financial Planning Pty Ltd AFSL 246638 and Libertas Financial Planning AFSL 429718.

Our employees, representatives and directors, and those of our related entities, may have an interest in any financial products recommended by us. Our related entities may also receive benefits and commissions as a result of our services provided to you.

recognize these relationships may a cause conflict of interests to arise. We have sophisticated controls to manage these conflicts.

Our representatives may buy or sell the financial products as principal or agent and as such may affect transactions which are not consistent with recommendations provided to you by us.

Soft dollar benefits

We and our representatives may also receive other benefits such as training assistance, marketing, entertainment, sponsorship, gifts and similar "soft" dollar commissions and benefits from product and service providers. These are limited to \$300 and items between \$100 & \$300 will be recorded in a public register.

We may also receive free shares or options in the company for who we undertake capital raisings. These fees will be disclosed in the offer document or prospectus issued by the issuer.

8. Our compensation arrangements

We have a professional indemnity insurance to cover our financial services activities. This insurance is subject to the terms and conditions of the policy. Our professional indemnity insurance arrangements satisfy the requirements of the Corporations Act and any associated regulations.

9. Personal information

The privacy of your personal information is important to us. Any personal information collected will be handled in accordance with our Privacy Policy.

To provide you with our services, we and Sequoia maintain a record of the information you provide to us, including your personal profile, and details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

Our Privacy Policy details how we comply with the requirements of the Privacy Act in the handling of your personal information. A copy of that policy can be obtained by visiting Sequoia's website at www.sequoia.com.au. If you would like a copy of the information we hold about you, please contact your adviser. We may charge you a nominal cost for accessing and/or photocopying personal information that you request.

10. What if you have a complaint?

If you have a concern about the service received from us, please contact us by writing to:

Compliance Officer
Sequoia Wealth Management
Level 8 525 Flinders St
Melbourne Vic 3000

You can also contact us by emailing complaints@sequoia.com.au or telephoning our Compliance Officer on 02 81142222.

Following receipt of your concern, the Compliance Officer will acknowledge receipt of it in writing and provide an estimate of the time it will take to investigate the circumstances. The Compliance Officer will then investigate your concerns and contact you if further information is required. Following such investigation, the Compliance Officer will provide you with a written response.

If we are unable to resolve your concerns to your satisfaction, you may choose to lodge a complaint with Australian Financial Complaints Authority (AFCA). The contact details for AFCA are:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
Ph: 1800 367 287
Fax: (03) 9613 6399
Website: afca.org.au
Email info@afca.org.au

AFCA will investigate the complaint and make a determination. This is a free service for you.

Financial Services Guide

Adviser Profile Version 11.0

Dated 01 July 2020

The Financial Services Guide (FSG) is an important document. You should read it carefully and make sure you understand it. To assist you in choosing a Financial Adviser, our advisers are required to provide an FSG and an adviser profile.

1. Who will provide your services?

The financial services referred to in this FSG are offered by:

Alexander Patrick Fabbri (Alex Fabbri) ('Adviser')

ASIC Authorised Representative Number 1267683

Address

Level 8, 525 Flinders Street Melbourne VIC 3000

Telephone

02 8548 3320

1300 130 545 (Free call)

Mobile 0413 832 336

Email

alexfabri@sequoia.com.au

2. About Your Adviser

Alex is the Head of Sequoia Corporate Finance Pty Ltd (Corporate Authorised Representative No 469074 of Sequoia Wealth Management Pty Ltd AFSL 472387), part of the Sequoia Financial Group. He joined Sequoia in 2019.

Alex is a senior investment banking professional with a broad range of capital markets' experience across a number of industries. He works closely with ASX listed companies and fast-growing private businesses in structuring capital for growth and acquisitions.

Alex holds the following qualifications and memberships:

- Bachelor of Economics (Monash University)
- Chartered Accountants of Australia and New Zealand (CA ANZ)
- Master of Financial Planning (Deakin University)

The Financial Services which can be provided by your adviser

- financial product advice (both general advice and personal advice)
- dealing in financial products

in a range of financial products including:

- deposit and payment products
- derivatives

- foreign exchange contracts
- government debentures, stocks or bonds
- Life products limited to investment life insurance products
- managed investment schemes including Investor Directed Portfolio Services
- securities
- superannuation and retirement savings accounts
- standard margin lending facilities

to retail and wholesale clients

3. Remuneration

Sequoia Corporate Finance Pty Ltd receive payments from clients calculated on a case by case basis, which may comprise one or more of:

- A Fixed Fee retainer
- An Equity payment Fee
- An agreed on-completion fee
- A success based % fee.

The method of charging and the fee will be agreed with clients upon engagement.

Alex is a salaried employee of Sequoia Wealth Management Pty Ltd. All fees, commission and other remuneration or benefits are received by Sequoia Wealth Management.

Other Benefits – Alex may receive other benefits including share of profits, attendance at professional development programs, conferences and other incentives such as allowances and other related entertainment benefits.

Financial Services Guide

Adviser Profile Version 12.0

Dated 27 May 2021

The Financial Services Guide (FSG) is an important document. You should read it carefully and make sure you understand it. To assist you in choosing a Financial Adviser, our advisers are required to provide an FSG and an adviser profile.

1. Who will provide your services?

The financial services referred to in this FSG are offered by:

Richard Edmund James Rouse (Richard Rouse) ('Adviser')

ASIC Authorised Representative Number 1256240

Address

Level 8, 525 Flinders Street Melbourne VIC 3000

Telephone

02 8548 3301

1300 130 545 (Free call)

Mobile 0417 485 663

Email

richardrouse@sequoia.com.au

2. About Your Adviser

Richard is a team member of Sequoia Corporate Finance Pty Ltd (Corporate Authorised Representative No 469074 of Sequoia Wealth Management Pty Ltd AFSL 472387), part of the Sequoia Financial Group. He joined Sequoia in January 2019.

Richard is an equity capital markets and corporate finance professional. Richard advises and raises capital for private companies that are seeking an ASX listing as well as emerging ASX listed companies in pursuit of organic and inorganic growth.

Richard holds the following formal and industry qualifications:

- Bachelor of Business, Banking and Finance (Monash University)
- RG146 compliant

The Financial Services which can be provided by your adviser:

- financial product advice (general advice only)
- dealing in financial products

In a range of financial products including:

- Securities
- Hybrids and convertible notes
- Government debentures, stocks, or bonds
- Standard margin lending facilities

to wholesale clients.

3. Remuneration

Sequoia Corporate Finance Pty Ltd receive payments from clients calculated on a case-by-case basis, which may comprise one or more of:

- A fixed fee retainer
- An equity payment fee
- An agreed on-completion fee
- A success based % fee.

The method of charging and the fee will be agreed with clients upon engagement.

Richard is a salaried employee of Sequoia Corporate Finance Pty Ltd. All fees, commission and other remuneration or benefits are received by Sequoia Wealth Management.

Other Benefits – Richard may receive other benefits including share of profits, attendance at professional development programs, conferences, and other incentives such as allowances and other related entertainment benefits.

Financial Services Guide

Adviser Profile Version 12.0

Dated 27 May 2021

The Financial Services Guide (FSG) is an important document. You should read it carefully and make sure you understand it. To assist you in choosing a Financial Adviser, our advisers are required to provide an FSG and an adviser profile.

1. Who will provide your services?

The financial services referred to in this FSG are offered by:

Christopher Ward Eldridge (Chris Eldridge) ('Adviser')

ASIC Authorised Representative Number 1288396

Address

Level 8, 525 Flinders Street Melbourne VIC 3000

Telephone

02 8548 3301

1300 130 545 (Free call)

Mobile 0407 588 952

Email

chriseldridge@sequoia.com.au

2. About Your Adviser

Chris is a member of Sequoia Corporate Finance Pty Ltd (Corporate Authorised Representative No 469074 of Sequoia Wealth Management Pty Ltd AFSL 472387), part of the Sequoia Financial Group. He joined Sequoia in 2019.

He is a senior investment banking professional with a broad range of capital markets' experience across several industries and works closely with ASX listed companies and fast-growing private businesses in structuring capital for growth and acquisitions.

Chris has a Derivatives background and has completed the Cboe Options Exchange program in Chicago whilst working as a Derivatives market maker for Macquarie Bank.

He has held management and oversight positions at several Stock Broking firms and has over 25 years' experience in the Australian Financial Markets after starting on the Trading Floors of the local Stock and Futures Exchanges in Sydney.

Chris holds a Bachelor's in Economics from Latrobe University, Melbourne.

The Financial Services which can be provided by your adviser

- Financial product advice (general advice only)
- Deal in a financial product/Apply for, acquire, vary or dispose of financial products on behalf of another
- Deal in a financial product/Issue, apply for, acquire, vary or dispose of a financial product

to wholesale clients.

3. Remuneration

Sequoia Corporate Finance Pty Ltd receive payments from clients calculated on a case by case basis, which may comprise one or more of:

- A fixed fee retainer
- An equity payment fee
- An agreed on-completion fee
- A success based % fee.

The method of charging and the fee will be agreed with clients upon engagement.

Chris is a salaried employee of Sequoia Corporate Finance Pty Ltd. All fees, commission and other remuneration or benefits are received by Sequoia Wealth Management.

Other Benefits – Chris may receive other benefits including share of profits, attendance at professional development programs, conferences, and other incentives such as allowances and other related entertainment benefits.