Endure Wealth Pty Ltd

FINANCIAL SERVICES GUIDE

Our guide to assisting you with your financial needs

Version 8 | 17 November 2025

Statement of Non-Independence

Endure Wealth Pty Ltd and its Authorised Representatives, for the purposes of s923A of the *Corporations Act* 2001 (Cth), are unable to call ourselves "independent", "unbiased" or "impartial" or a variation of these such as "independently owned" as we receive commission payments when we recommend you purchase Life Insurance products eg income protection.

LET US GUIDE YOU

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services we offer and whether they are appropriate to meet your needs. This FSG provides you with important information on how to engage with one of our advisers.

This FSG should be read in conjunction with the Adviser Profile and covers the following:

- Information about Endure Wealth Pty Ltd as a licensee
- Details on how you may instruct your adviser
- Who will be responsible for providing the financial services
- The documents you may receive
- Details of the financial services and/or products Endure Wealth Pty Ltd can provide
- Remuneration received by your adviser
- Other forms of remuneration or benefits
- Privacy (i.e. collection and handling of your personal information)
- The complaints procedure
- Compensation arrangements in place

Please take the time to review this document before engaging our services.

Throughout this FSG, Endure Wealth Pty Ltd is referred to as "we," "us," "our" or any variations. The term "adviser" refers to Endure Wealth Pty Ltd's authorised representatives.

Endure Wealth Pty Ltd (ABN 87 632 221 713) is an Australian Financial Services Licensee (AFSL 516435).
Distribution of the Financial Services Guide (version 8) by the providing entity has been authorised by Endure Wealth Pty Ltd.
Authorisation date: 17 November 2025

Who we are and what we stand for

Endure Wealth Pty Ltd is owned by Carey Group Pty Ltd and ML Partners Financial Services Pty Ltd.

Endure Wealth believes that quality financial advice will place clients in a better position with the objective of achieving their goals and providing peace of mind.

Endure Wealth Pty Ltd holds an AFSL issued by the Australian Securities and Investments Commission (ASIC).

Our responsibility

Your adviser provides financial advice and services on behalf of Endure Wealth Pty Ltd and accordingly we are responsible for the financial advice and services they provide.

Our advisers are committed to providing quality financial advice and a wide choice of products and/or services to suit individual client circumstances.

Your adviser is obliged by law to act in your best interests and provide appropriate advice, when providing financial advice to you.

As part of our commitment to you, Endure Wealth Pty Ltd advisers adhere to the Codes of Ethics/Conduct of the Financial Adviser Standards and Ethics Authority.

The adviser profile – part 2 to this FSG

Prior to providing any personalised financial advice products and/or services our advisers are required to provide you with a copy of this FSG along with an Adviser Profile.

The Adviser Profile forms part 2 to this FSG and contains important information about your Adviser. This includes their Authorised Representative number and/or Corporate Authorised Representative number (if applicable), accreditations, qualifications and experience, areas of advice and types of financial services they can provide, details of how they get paid and fees that you may be charged.

If you have not received an Adviser Profile, please ask your adviser for a copy or contact us (see page 6 for contact details).

Documents you may receive

If you decide to obtain personal financial advice, your adviser will need to determine your needs, objectives and relevant financial circumstances.

At the initial advice appointment, your adviser will typically gather the relevant information by using a client data collection form. You will be asked to provide accurate information about your personal and financial situation and keep your adviser informed of any changes to your relevant circumstances.

Your adviser will also need to verify your identity.

When your adviser provides personal financial advice to you, you may receive one or more of the following documents:

- Statement of Advice (SoA)
- Record of Advice (RoA)
- Product Disclosure Statement (PDS)
- Consent - Ongoing Fee Arrangement
- Renewal Consent

The SoA will set out the advice that has been tailored to your specific circumstances and provide you with details of all relevant disclosures including details of any remuneration payable.

Where you receive ongoing or further advice, an RoA may be provided.

You may request, in writing, a copy of an RoA or any advice document up to seven (7) years after the advice has been given.

A PDS will be provided if a product recommendation is made and includes detailed information about the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

A Consent - Ongoing Fee Arrangement, details what fees you will be charged, how they are to be collected and the services that will be provided for those fees.

We will require you to consent to an ongoing fee arrangement every 12 months. You can provide your consent in. a number of ways that allow us to prove consent, however for most clients we expect they will simply sign the Renewal Consent form and return it to our office.

How to give instructions

Your adviser may accept your instructions by phone, letter, email or fax, however, in some instances, your adviser can only accept written instructions from you and they will let you know when this occurs.

What we can provide

Endure Wealth Pty Ltd is licensed to provide financial product advice on the following services:

- Wealth creation strategies
- Life insurance advice
- Superannuation strategies
- Debt reduction strategies
- Cash flow management
- Retirement planning
- Aged care strategies
- Estate planning strategies
- Tax (financial) advice

We can advise on the following products:

- Basic deposit products
- Debentures, stocks and bonds
- Life insurance (personal and business)
- Managed investments
- Investor Directed Portfolio Services (IDPS)
- Retirement Savings Accounts (RSA)
- Securities
- Standard margin lending
- Superannuation
- Self-managed superannuation

Not all of our advisers are authorised to provide advice on each of the above products. Please refer to your adviser's individual Adviser Profile for the list of areas they provide advice on.

Endure Wealth Pty Ltd maintains an Approved Product List (APL). Subject to attaining required accreditation, your Adviser is able to recommend any product on the Endure Wealth Pty Ltd APL.

There may be instances where your adviser will need to consider products outside of the APL. In these cases, your adviser may apply to Endure Wealth Pty Ltd's responsible managers to obtain a one-off product approval.

Your privacy

Your adviser is required to maintain physical or electronic records of documentation for any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your adviser. However, in this case, your adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your adviser may also decline to provide advice if they feel they have insufficient information to proceed.

Endure Wealth Pty Ltd respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please see our Privacy Policy.

This policy is located at: www.careygroup.com.au and www.mlpartners.com.au

Disclosure of information

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers
- IT service providers
- Accounting practices and tax agents
- Legal professionals

Endure Wealth Pty Ltd may engage third party service providers to assist in the provision of products or services.

Some services may require disclosure of personal information to service providers outside Australia. Overseas sites include the Philippines and India. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of

financial advice documents for Endure Wealth Pty Ltd Advisers.

All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988.

Adviser remuneration

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your adviser provides a recommendation for a financial product or service, your adviser may be remunerated through either:

- An initial fee for service; or
- An ongoing fee for service; or
- Commission payments from risk insurance providers where applicable; or
- A combination of any of the above.

Details of the ranges and amounts of remuneration are set out below. Amounts are inclusive of GST.

Type of Remuneration	Initial	Ongoing
Adviser Service Fee	$0 to $9,900	$0 to $60,000
Adviser Service Feeϕ	0% to 2%	0% to 2%
Initial Meeting Fee	$0 to $770	N/A
SoA Preparation Fee	$0 to $7,700	N/A
Implementation Fee	$0 to $5,500	N/A
Hourly Rate	$440.00	$440.00
Insurance Claims Management¤	$330.00	$330.00
Insurance Commission*	33%	33%
Insurance Commission^	0% to 66%	0% to 22%

ϕbased on a % of funds invested

*based on a % of the premium where level commissions are being received

^based on a % of the premium.

¤Insurance Claims Management service is charged on a per hour basis. For existing clients on advised policies the first 10 hours are free of charge.

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply.

All fees or commissions are initially paid to Endure Wealth Pty Ltd before being distributed in full to the corporate authorised representative.

Note: Full details of all fees and commissions for financial services will be provided to you in a Statement of Advice (SoA), or Record of Advice (RoA) and Product Disclosure Statements at the time of receiving any recommendation.

Licensee remuneration

Endure Wealth Pty Ltd receives a flat fee for the provision of services required under its Australian Financial Services Licence. This fee is paid by the Corporate Authorised Representatives.

Referrals

Endure Wealth Pty Ltd and its advisers will not receive a payment for referring you to an external specialist such as an accountant, mortgage broker or solicitor. However, where an agreement is in place Endure Wealth or the underlying Corporate Authorised Representative may make a payment to an external specialist who refers you to us.

Other forms of remuneration or benefits

Endure Wealth Pty Ltd and/or its advisers may receive non-monetary benefits where:

- The amount is less than $300 and identical or similar benefits are not given on a frequent basis;
- The benefit has a genuine education or training purpose (including attendance to conferences) and is relevant to providing financial product advice; and/or
- The benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider.

Payments or benefits received are disclosed in a register. A copy of the register is available upon request.

Related companies and remuneration

Daniel Hogan, Giovanni (John) Licciardello, Joseph Carey and Peter McKaig are directors of Endure Wealth Pty Ltd.

Carey Group Pty Ltd (the Carey Group) holds interests in the following entities which may provide you with services for a fee if you engage them as part of or in addition to engaging Endure Wealth Pty Ltd or your adviser:

- Carey Accountants Pty Ltd (Carey Accountants) – provides accounting services
- Carey Financial Pty Ltd (Carey Financial) – provides financial services
- Strategic SMSF Pty Ltd – provides SMSF administration services
- Carey Thomson Moore Consulting – provides business advisory services.
- Endure Wealth Pty Ltd (holder of the AFSL)

Joseph Carey and Daniel Hogan are shareholders of the Carey Group.

Daniel is paid a salary by Carey Financial and receives a dividend from the Carey Group based on its profit.

Joseph is paid a salary by Carey Accountants and receives a dividend from the Carey Group based on its profit.

ML Partners Financial Services Pty Ltd holds an interest in Endure Wealth Pty Ltd.

John Licciardello and Peter McKaig are directors and shareholders of ML Partners Financial Services Pty Ltd.

John Licciardello and Peter McKaig are also directors and shareholders of ML Partners Pty Ltd an accounting business.

John and Peter receive directors' fees and are entitled to receive dividends from ML Partners Financial Services Pty Ltd based on its profit.

John and Peter are paid a salary by ML Partners Pty Ltd and receive a dividend from ML Partners Pty Ltd based on its profit.

Professional Indemnity

We hold professional indemnity insurance which satisfies the requirements of Corporations Act 2001.

Reporting your concerns

If you have a complaint about any financial service provided to you by your adviser, you should take the following steps:

1. Contact your adviser first about your concern.
2. If your concern is not resolved to your satisfaction, you may contact the Endure Wealth responsible managers by:
   - Writing to:
     Responsible Managers
     Endure Wealth Pty Ltd
     PO Box 2105
     Townsville Qld 4810
   - Email info@endurewealth.com.au

- The responsible managers will acknowledge receipt of a complaint immediately, however, where this is not possible, acknowledgement will be made as soon as practicable.
- Endure Wealth will then investigate the complaint and respond to you within 30 days.

3. If you are not fully satisfied with the response from Endure Wealth, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

   The contact details for AFCA are:

Phone	1800 931 678 (free call)
Online	www.afca.org.au
Email	info@afca.org.au
Mail	GPO Box 3 Melbourne VIC 3001

Furthermore, ASIC has a free of charge info-line on 1300 300 630, which you may use to obtain information about your rights and to make a complaint.

CONTACT US

Endure Wealth Pty Ltd
PO Box 2105
139 Sturt Street
Townsville Qld 4810
Ph: 07 4760 5900
Fax: 07 4772 7244
Email: info@endurewealth.com.au

FINANCIAL SERVICES GUIDE

Part 2 Adviser Profile – Grant Matthews

Version 11 | 1 November 2026

ADVISER PROFILE

Dated 1 November 2026

Adviser Profile contains the following sections:

- About Your Adviser (Section 1);
- The Services I Provide (Section 2);
- Adviser Remuneration (Section 3);
- Contact and Acknowledgment (Section 4).

This document is the Adviser Profile of the Financial Services Guide (FSG) dated 1 November 2026 and should be read together with Part 1. Part 2 sets out specific details about me as an Authorised Representative of Endure Wealth Pty Ltd.

I am authorised by Endure Wealth Pty Ltd to provide the financial services described in Part 1 and Part 2 (Adviser Profile) of the FSG. I have also been authorised by Endure Wealth Pty Ltd to distribute this FSG.

Endure Wealth Pty Ltd
ABN 87 632 221 713 holder of
Australian Financial Services Licence No. 516435
PO Box 2105
139 Sturt Street
Townsville QLD 4810
Ph: 07 4760 5900
Fax: 07 4772 7244
Email: info@endurewealth.com.au

SECTION 1

ABOUT YOUR ADVISER

WHO IS YOUR FINANCIAL ADVISER?

Your Financial Adviser is Grant Matthews and Carey Financial Pty Ltd.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to Grant Matthews and Carey Financial Pty Ltd. The term 'Representatives' refers generally to Endure Wealth Pty Ltd's Authorised Representatives.

My Authorised Representative number is 1270831 and the Corporate Authorised Representative number is 345331

WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

I became a Financial Adviser in 2018 upon completion of extensive study. With my diverse employment history, I am able to work with and relate to clients from a wide range of backgrounds.

WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

I hold a Bachelor of Business (Financial Management/ Accounting) and a Master of Financial Planning.

I am a member of the Financial Advice Association Australia (FAAA).

DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

I have an association with Carey Financial Pty Ltd (ABN 62 082 511 493) as an employee and shareholder. Fees and commissions are paid to Carey Financial Pty for distribution to me. Carey Financial Pty Ltd is a Corporate Authorised Representative (345331) of Endure Wealth Pty Ltd.

SECTION 2

THE SERVICES I PROVIDE

WHAT AREAS IS YOUR FINANCIAL ADVISER AUTHORISED TO PROVIDE ADVICE ON?

I am authorised by Endure Wealth Pty Ltd to provide general and personal advice and deal in financial products and financial services including advice or services in the following areas:

- Deposit products;
- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes including investor directed portfolio services;
- Retirement savings account products;
- Securities (e.g. shares);
- Standard margin lending facilities;
- Superannuation products; and
- Self-Managed Super Funds;

ARE THERE ANY SERVICES YOUR FINANCIAL ADVISER IS NOT AUTHORISED TO PROVIDE?

I am not authorised by Endure Wealth Pty Ltd to provide advice or services in the following areas:

- Managed Discretionary Accounts (MDA)
- Derivatives;

SECTION 3

ADVISER REMUNERATION

HOW WILL YOUR FINANCIAL ADVISER BE PAID FOR THE SERVICES PROVIDED?

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by me are paid to Endure Wealth Pty Ltd.

Endure Wealth Pty Ltd will pay up to 100% of those fees and commissions to Carey Financial Pty Ltd.

I receive a salary as an employee of Carey Financial Pty Ltd. I may also receive a performance bonus which may be based on certain performance criteria, such as the revenue I generate for Carey Financial Pty Ltd, as well as a number of factors including qualitative factors such as audit reports and client feedback. I also receive dividends as shareholder of Carey Financial Pty Ltd. This amount is determined in proportion to my shareholding in this entity.

WHAT AMOUNTS DO MY EMPLOYER AND OTHER RELATED ENTITIES RECEIVE FOR FINANCIAL SERVICES?

Carey Financial Pty Ltd receives 100% of fees and commissions. The directors of Carey Financial Pty Ltd have a profit share arrangement to distribute company profits annually to shareholders and staff.

REFERRAL PAYMENTS?

Neither Carey Financial Pty Ltd, nor I, will receive a payment for referring you to an external specialist such as an accountant, mortgage broker or solicitor. However, where an agreement is in place Endure Wealth or the underlying Corporate Authorised Representative may make a payment to an external specialist who refers you to us.

SECTION 4

CONTACT

HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER

Your Financial Adviser:

Grant Matthews

Practice details:

Carey Financial Pty Ltd
188 Mulgrave Road
Cairns Qld 4870

Phone: 07 4051 1110
Fax: 07 4051 1116
Email: grant.matthews@careygroup.com.au
Website: www.careygroup.com.au

ACKNOWLEDGEMENT

I/We acknowledge that I was/we were provided with the Endure Wealth Pty Ltd Financial Services Guide Part 1 dated 17 November 2025 and Part 2 (Adviser Profile) dated 1 November 2026.

Client name: _____

Client signature: _____ Date received: _____

Client name: _____

Client signature: _____ Date received: _____

OR complete as follows if Financial Services Guide is mailed to Client(s):

I confirm that I sent a copy of the Endure Wealth Pty Ltd Financial Services Guide Part 1 dated 17 November 2025 and Part 2 (Adviser Profile) dated 1 November 2026 as follows:

Sent to (Client name(s)): _____

Sent on (Date): _____

Sent by (Name): _____