Wealth Maximiser Financial Services Guide

Overview

About this Guide: Issue Date 14th August 2025

This Financial Services Guide (**FSG**) is issued by NobleOak Services Limited ABN 66 112 981 718 with an Australian Financial Services Licence (**AFSL**) 286798 (**NobleOak Services**, **we** or **our**) and includes important information about our digital and traditional wealth advisory service known as '*Wealth Maximiser*' (**Wealth Maximiser**). This FSG is intended to help you decide whether to use Wealth Maximiser and sets out important information about the remuneration paid to NobleOak Services and our authorised representatives. It also includes details of our internal and external complaints handling procedures and how these are made available to you.

Your Wealth Coach has been appointed as an authorised representative (**Authorised Representative** /**AR**) to provide financial product advice on behalf of NobleOak Services . Your Wealth Coach's profile and contact details are set out in the Wealth Coach Profiles section of this FSG (on the final page).

If you sign up to Wealth Maximiser and are provided with personal financial advice on financial products by your Wealth Coach, the Wealth Coach will generally set out their advice in a Statement of Advice (**SoA**) (or in some cases a shorter document called a Record of Advice (**RoA**)). The SoA will also tell you how we, or our Authorised Representatives (and any other relevant persons) are remunerated for the advice given to you. When you are provided further advice, we may not give you a SoA. However the Wealth Coach will keep a record of the advice provided, and you can ask for a copy of the advice by requesting it from them within seven (7) years from the date the advice was provided to you. If you request this, the Wealth Coach will give you an RoA. Please refer to the contact details set out in the Wealth Coach Profile if you wish to make this request.

The SoA issued to you, will also include the following:

- Details of our advice and specific steps you need to take to follow it;
- Our Wealth Philosophy that guides our recommendations; and
- Alternative Strategies that are considered.

Wealth Maximiser provides independent product selection support based on criteria approved by the Financial Product Committee. Neither NobleOak Services nor its Authorised Representatives through Wealth Maximiser receive commissions, fees, or any other financial benefits from this support*.

Revenue is generated solely through subscription fees or other disclosed arrangements, which are unrelated to the recommendations provided.

Who is providing the financial services to you?

Your Wealth Coach has been appointed by NobleOak Services as its Authorised Representative to provide financial product advice to you on its behalf. Your Wealth Coach is authorised to provide financial advice services to you under the NobleOak Services AFSL. NobleOak Services acts at all times on its own behalf and not as a representative of any other organisation.

NobleOak Services is a wholly owned subsidiary of NobleOak Life Ltd ABN 85 087 648 708 AFSL 247302 (**NobleOak**). This FSG does not relate to any financial services provided by NobleOak Life Limited.

What financial services are available to you?

NobleOak Services is authorised under its AFSL to provide financial product advice and deal in certain financial products including certain life, deposit, government debentures, managed investment, retirement savings accounts, securities and superannuation products.

Your Wealth Coach may only be authorised to provide financial advice in some of the above areas. The details of any relevant authorisation is outlined in the Wealth Coach Profile section below.

Your Wealth Coach must declare whether they are a registered (tax) adviser and the tax (financial) advice service they are authorised to provide.

Payment for the services we provide

Wealth Maximiser, which is a NobleOak Services initiative, generates revenue through the fees that are paid to access it. These fees may be paid by a range of customers and entities, for example:

- Paid directly by a customer (e.g. through our website on either an annual or monthly subscription basis);
- Paid on behalf of customers by a different company, for example an employer may pay for access for its employees as a benefit to them; or
- Partially paid by a distributer or association, for example as a membership benefit for its customers.

None of these fees are dependent on the recommendations that are made by Wealth Maximiser and do not influence its recommendations.

Our fees are clearly disclosed during the sign up process, and for any additional products or options that are chosen at a later date. Your subscription can be cancelled at any time.

NobleOak provides Life Insurance products through advisers and direct to consumers. NobleOak earns profit through the fees that are paid to access Wealth Maximiser, not on the recommendations. Wealth Maximiser does not recommend NobleOak Life insurance products, nor does it make any specific product recommendations.

As such, neither NobleOak Services nor NobleOak earn any fees or commissions that are referrable to the number or value of any products purchased. At a future date, NobleOak Services may offer such products or provide affiliate links to trusted partners. Should this occur, this FSG and the SoA will be updated accordingly.

Wealth Coach remuneration

Your Wealth Coach is paid at an day rate as agreed between NobleOak Services and the Wealth Coach from time to time and does not operate on a commission basis.

What commissions/bonuses do our staff receive?

Our Wealth Coach does not receive any commissions, bonuses or other benefits for the personal advice provided as a result of customers utilising Wealth Maximiser. Our Wealth Coach receives a salary (including superannuation).

Our sales team receive an incentive for each sale made.

Our Wealth Coaches may operate their own businesses separate to Wealth Maximiser. Where any of our Wealth Coaches receive separate compensation or renumeration for work with organisations referenced in our material, we will disclose this.

NobleOak Services employees and Wealth Coaches may also receive non-monetary benefits such as study assistance, travel and attendance expenses paid for at business related conferences and other functions or gift vouchers.

Compensation Arrangements

NobleOak holds professional indemnity (PI) insurance cover in respect of the financial services provided by NobleOak Services. The insurance, subject to its terms and conditions, covers relevant activities of our representatives and meets the requirements of section 912B of the *Corporations Act 2001* (Cth).

The financial services that NobleOak Services provide are covered by this professional indemnity insurance policy. The insurance policy is subject to its terms and conditions and covers the activities of our representatives and Authorised Representatives.

Partnerships

Wealth Maximiser is partnering with distributors, associations and other business entities to make financial advice as accessible as possible to Australians. Wealth Maximiser may remunerate partners for referring customers, employees or members to the service. This means some partners may also pay for a proportion of the Wealth Maximiser service on behalf of a customer, employee or member.

Privacy

The security of your personal information is important to NobleOak Services. Your information will be collected and handled in accordance with our privacy policy, which complies with the requirements of Australian privacy legislation. For more information, please refer to our website https://www.nobleoak.com.au/privacy-policy/.

How to lodge a complaint with us

NobleOak Services is committed to handling any complaints promptly and fairly. If you have a complaint about the personal advice provided by or on behalf of NobleOak Services, you can contact us on 1300 041 494. If we are unable to resolve your complaint within the 30-day maximum period, we will inform you of the reasons for the delay and let you know when we expect to provide a response to your complaint.

If you are unhappy with the handling of your complaint, or the resolution of your complaint you can escalate your complaint to The Australian Financial Complaints Authority (AFCA.). AFCA is a fair and independent dispute resolution body established by the Government to help resolve financial complaints, and is free to consumers.

You can contact AFCA:

On their website: www.afca.org.au

By email: info@afca.org.au

By phone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, MELBOURNE VIC 3001

Do you need assistance to make a complaint?

If you are deaf or have a hearing or speech impairment you may like to use the National Relay Service.

Voice Relay: 1300 555 727

TTY: 133 677

SMS Relay: 0423 677 767

If you require assistance with translation and Interpreting 'Translation and Interpretation Services' provides interpreting services to people who do not speak English and to agencies and businesses that need to communicate with their non-English speaking clients. Translation and Interpretation Services' can be contacted on 1300 000 795.

How to contact us

Phone: 1300 249 084

Mail: GPO Box 4793, Sydney, NSW, 2001

Email: info@wealthmaximiser.com.au

Wealth Coach Profiles

Your Wealth Coach is authorised by NobleOak Services to provide financial product advice as part of the Wealth Maximiser Service, in accordance with the below.

Wealth Coach Profiles	Name: Alexandra Alice Claire 'Lexi' Smith Authorised Representative No: 001006440 Ph: +61 1300 249 084 Email: lexis@wealthmaximiser.com.au Postal Address: Wealth Maximiser Level 4/44 Market St Sydney NSW 2000 Memberships (if applicable): # Financial Advice Association of Australia (FAAA), CFP – Certified Financial Planner (FPA) Qualifications: Bachelor of Commerce (Banking and Financial Planning), Certified Financial Planner (CFP®)
Authorised Financial Services	The Wealth Coach is authorised to provide financial product advice only in respect of the following financial products: • deposit and payment products limited to;

	◦ basic deposit products; ◦ deposit products other than basic deposit products; • debentures, stocks and bonds issued or proposed to be issued by a government; • life products including; ◦ 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 ◦ life risk insurance products as well as any products issues by a Registered Life Insurance Company that are backed by one or more of its statutory funds • interests in managed investment schemes including: ◦ investor directed portfolio services; • retirement savings account ("RSA") products (within the meaning of the Retirement Savings Account Act 1997); • securities; and • superannuation.
Restricted Services	The Wealth Coach is not authorised to provide the following services: • provide financial product advice to clients in respect of any Financial Product it is not authorised to advise on; • deal in any financial product; • provide tax (financial) advice, unless they satisfy the education and training requirements to be appointed as a 'qualified tax relevant provider'. Please see the row immediately following to determine whether your Wealth Coach is qualified to deliver tax (financial) advice; or • recommend, or be seen to recommend, specific financial product recommendations.
Are the Wealth Coaches 'qualified tax relevant providers' (QTRP) and therefore qualified to provide tax advice?	Yes.

*If any information in this FSG changes in the future we will update it and you can view archived version via the link provided. To view archived FSGs, visit here.