

Foundation Advisors Pty Ltd

Financial Services Guide

Part 2 (Adviser Profile)

FSG date – 01 / 10 / 2025
Version no. 1

PART 2 (Adviser Profile)

Part 2 (Adviser Profile) contains the following sections:

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

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) dated 1 October 2025 and should be read together with Part 1. Part 2 sets out specific details about me as an Authorised Representative of Arktos Securities Pty Ltd ('Arktos') and Foundation Advisors Pty Ltd.

I, Philip Moore is authorised by Arktos Securities 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 Arktos to distribute this FSG.

Arktos Securities Pty Ltd
ABN 94 653 970 720 holder of
Australian Financial Services Licence No. 536957
Level 9, 255 George Street
Sydney NSW 2000

SECTION 1

ABOUT YOUR ADVISER

WHO IS YOUR FINANCIAL ADVISER?

Your Financial Adviser is Philip Moore and Foundation Advisors Pty Ltd.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to Philip Moore and Foundation Advisors Pty Ltd. The term 'Representatives' refers generally to Arktos's Authorised Representatives.

My Authorised Representative number is 246076 and the Corporate Authorised Representative number is 1315763.

WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

I am a Chartered Accountant and have extensive experience in the financial planning industry.

I have been licensed to provide Financial Planning advice since 1993 and have spent over 33 years as a Financial Adviser offering advice to individual clients as well as small and large business clients.

WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

I hold a Bachelor of Commerce, a Graduate Diploma in Chartered Accounting and an Advanced Diploma of Financial Planning.

DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

I am a director of PJCTC Pty Ltd as trustee for the P Moore Family Trust which has a service agreement with Foundation Advisors Pty Ltd ("the Practice"). I have an association with the Practice as an associate. Fees and commissions are paid to the Practice by Arktos. The Practice pays PJCTC a consulting fee for distribution to me.

SECTION 2

THE SERVICES I PROVIDE

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

I am authorised by Arktos to provide 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;
- Standard margin lending facilities;
- Retirement savings account products;
- Securities (e.g. shares); and
- Superannuation products

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

I am not authorised by Arktos to provide advice or services in the following areas:

- Derivatives;

Please ask me if you would like a referral for these services. If I receive a specific fee for this referral, it is disclosed below in Section 3 'Fees and Charges'. It may also be disclosed in an advice document such as a Statement of Advice ('SoA'), if I provide you with personal advice.

HOW CAN YOU PROVIDE YOUR INSTRUCTIONS TO ME?

You may provide instructions to me by using any of the contact details provided in Section 4 'Contact & Acknowledgment'.

MANAGED DISCRETIONARY ACCOUNT SERVICE

I may offer you a Managed Discretionary Account (MDA) Service to manage investments held through your nominated account(s) on your behalf, in accordance with an investment program agreed with you ('Investment Program'). The Investment Program will be documented in a Statement of Advice (SoA) which will detail my advice and how it will assist you in meeting your objectives.

An MDA Service means I can transact on your nominated account(s) without contacting you before each transaction. It is therefore important that you clearly understand how I will exercise the discretion and the limitations it imposes. Arktos impose certain limits on my discretionary services, however you may tailor these services and apply further limits if you require. I will discuss this with you before I

make any such recommendations and these limits will be documented in the Investment Program that is included in your SoA.

The Investment Program complies with Division 3 of Part 7.7 of the Corporations Act, and will contain:

- Statements about the nature and scope of the discretions that I will be authorised and required to exercise under the MDA Service and any investment strategy that is to be applied in exercising those discretions;
- Information about any significant risks associated with the MDA Service;
- The basis on which I consider the MDA Service to be suitable for you; and
- Warnings that the MDA service may not be suitable for you if you provide limited or inaccurate information relating to your relevant personal circumstances or if your relevant personal circumstances change.

Part 2 (Adviser Profile) of the Arktos FSG, complies with ASIC Class Order [CO 04/194] *Managed Discretionary Accounts*.

Important information and risks to understand before accepting an MDA Service

If you accept an MDA Service, I may make changes to the investments held through your nominated account(s) without your agreement, and without first consulting or notifying you. This presents a risk for you as you will not sign off each transaction before it is implemented.

To ensure the changes I make are appropriate for you I will only undertake transactions which are consistent with my understanding of your relevant personal circumstances and the Investment Program that is established for you.

In addition:

- You may cancel the MDA Service or request changes to the Investment Program at any time by first notifying me in writing.
- For direct share investments only, you may give me discretion to exercising any rights relating to the direct share investments in your portfolio (for example, corporate actions). In all other circumstances, I will only act in accordance with your written instructions on how any rights relating to these products in your portfolio are to be exercised.
- To protect your interests, Arktos does not allow me to have authority to withdraw funds from your nominated account(s). Further, I am not authorised to transact funds held outside your nominated account(s) without your specific prior approval.
- As described above, Arktos places certain limits on my discretionary services, such as:

- I am not permitted to trade on your nominated account in an attempt to make short term gains. All investment decisions must be made with long term goals in mind.
- I am required to maintain your portfolio within a specified range for each asset class or as further restricted by you. These limits on my discretion will be described in more detail in your SoA.
- You will be provided with access to on-line reporting for your nominated account(s) to view the transactions undertaken on your behalf and the impact on your portfolio. If you do not have internet access you should not accept an MDA Service.
- As I will be acting with discretion it is important that I understand your relevant personal circumstances, needs and objectives at all times. If they change at any time, you must inform me immediately otherwise the services I provide may not be appropriate or suitable for you.
- I will review annually the Investment Program and the suitability of an MDA Service in light of your financial circumstances, needs and objectives. The MDA Service does not include a custodial or depository service, as this is facilitated through your nominated platform Provider(s).

How to accept an MDA Service

Should you wish to use my advisory services, I will provide you with a SoA which contains my recommendations to you and this may include a recommendation for you to use the MDA Service offered by Arktos.

If you choose to accept the MDA Service, you must first enter into an MDA Service agreement with Arktos which is contained in your SoA by signing, amongst other documents which authorise me to transact on your account(s), the *Authority to Proceed* attached to the SoA.

PRIVACY STATEMENT

In addition to the information provided in the Arktos FSG Part 1 on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available by calling us on 0413 8383 359.

SECTION 3

FEES AND CHARGES

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 Arktos.

Arktos pays 100% of the fees and commissions it receives to Foundation Advisors Pty Ltd for distribution.

Arktos receives all fees and commissions payable for the services we provide, and pays 100% of all the fees and commissions it receives to Foundation Advisors Pty Ltd.

A proportion of all the fees and commissions Foundation Advisors Pty Ltd receives per annum, up to \$60,000 per financial year, is payable to Arktos.

Foundation Advisors Pty Ltd will distribute the remaining fees and commissions to PJCTC Pty Ltd as trustee for P Moore Family Trust. I receive wages and profit share as a director of PJCTC Pty Ltd as trustee for P Moore Family Trust.

WHAT IS YOUR FINANCIAL ADVISERS FEE STRUCTURE?

As part of detailed financial planning, there are costs to you at various stages of the process. Before making any recommendations, I will discuss and agree the fees with you.

Advice fees are inclusive of GST and payable by you at the following stages:

- 1.) **Recommendation:** For having a personalised financial plan (SoA) prepared, a plan preparation fee (up to \$10,000) is payable. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you.
- 2.) **Implementation:** I may charge a placement fee and/or implementation fee to implement the recommendations in your financial plan. These are payable when you decide to proceed with the implementation of any one or more recommendations that I provide to you. The actual fee will depend on the complexity of your situation and the amount of funds invested, but will not exceed:
 - a. a range from \$0 (min.) to \$10,000 (max.);
 - or

- b. the maximum of entry fees or contribution fees specified in the Product Disclosure Statement (PDS) for the recommended product;
whichever is the greater.

- 3.) **Ongoing Advice Service and Reviews:** If you choose to have me conduct a review of your financial plan to ensure that your financial strategies and financial products remain appropriate to you, you may be charged a review fee. If you choose to have me provide an ongoing advice service, you may be charged a fee of up to 1.65% p.a. of total funds under management.

Where a placement fee and/or implementation fee is charged, I may rebate all or part of the initial commissions and/or ongoing commissions received from a product issuer, by way of an increase in your investment amount.

Where I receive an initial commission and/or ongoing commission amount, I may rebate all or part of the implementation and/or placement fee to you.

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.

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

PJCTC Pty Ltd as trustee for the P Moore Family Trust has an association with Foundation Advisors Pty Ltd. All fees, commissions and incentives are received by Foundation Advisors Pty Ltd and are paid under consulting fees to PJCTC Pty Ltd as trustee for P Moore Family Trust.

WHAT OTHER BENEFITS DOES YOUR FINANCIAL ADVISER RECEIVE?

In addition to the remuneration detailed above, I am eligible to qualify for other benefits and entitlements as detailed below:

- From time to time we may accept alternative forms of remuneration from product providers or other parties (up to a value of \$300), 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 that we receive and other benefits that relate to information technology software 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.

WILL YOUR FINANCIAL ADVISER BE PAID WHEN MAKING A REFERRAL?

I may receive a payment for making a referral to an external specialist such as an accountant, mortgage broker or solicitor. Any amount payable will be disclosed in the SoA provided to you. This will be paid by the external specialist and will be at no additional cost to you.

If you have been referred to me by an external party and you accept the services I provide, I may make a payment to the external party for that referral. Any amount payable will be disclosed in the SoA provided to you. This will be paid by me to the external party and will be at no additional cost to you.

SECTION 4

CONTACT & ACKNOWLEDGMENT

HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER

Your Financial Adviser:

Philip Moore

Mobile: 0413 838 359

Email: phil@foundationadvisors.com.au

Practice details:

Foundation Advisors Pty Ltd
Level 9, 255 George Street
Sydney NSW 2000

Phone: 0413 838 359

Email: phil@foundationadvisors.com.au

Website: www.FoundationAdvisors.com.au

ACKNOWLEDGMENT – CLIENT COPY

I/We acknowledge that I was/we were provided with the Arktos Financial Services Guide Part 1 dated 1 May 2025 and Part 2 (Adviser Profile) dated 1 October 2025.

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 Arktos Financial Services Guide Part 1 dated 1 May 2025 and Part 2 (Adviser Profile) dated 1 May 2025 as follows:

Sent to (Client name(s)): _____

Sent on (Date): _____

Sent by (Name): _____

ACKNOWLEDGEMENT – ADVISER COPY (to be retained on client file)

I/We acknowledge that I was/we were provided with the Arktos Financial Services Guide Part 1 dated 1 May 2025 and Part 2 (Adviser Profile) dated 1 May 2025.

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