Wealthy Self.

FINANCIAL SERVICES GUIDE (Part 1)

Version 1.01 | Effective Date: 10/02/2026

Purpose of This Guide

Life moves fast when you're building a career and a family. This FSG is designed to give you clarity and confidence before we start working together. It covers:

- Who we are and how we're licensed.
- The services we offer to help you "Own Your Future."
- How we're paid (no hidden jargon, just transparency).
- What to do if things don't go as planned (how you can make a complaint).

Not Independent

Wealthy Self is not independent, impartial, or unbiased, as defined by Section 923A of the *Corporations Act*.

Why? We receive commissions from insurance providers when we implement personal risk protection for you. While we always act in your Best Interests, these commissions prevent us from using restricted terms like "independent" under Australian law. We do also offer clients upon request the option to dial down any insurance commissions payable to zero in exchange for a flat fee for service model.

About the Licensee & Representatives

The Licensee (AFSL holder)

Name: Currie Pie Private Wealth Pty Ltd

ABN: 64 693 049 035 **AFSL:** 700201

Address: 12 Indooroopilly Court, Robina, QLD 4226

Contact: 0468 554 619 **Email:** david@wealthyself.com.au

The Corporate Authorised Representative (CAR)

Name: Wealthy Self Pty Ltd

ACN: 621 715 142 **CAR:** 1259997

Address: 12 Indooroopilly Court, Robina, QLD 4226

Contact: 0468 554 619 **Email:** david@wealthyself.com.au

The Authorised Representative (AR)

Name: David Currie **AR:** 338871

Address: 12 Indooroopilly Court, Robina, QLD 4226

Contact: 0468 554 619 **Email:** david@wealthyself.com.au

Website: www.wealthyself.com.au

Our Services

We can provide advice on the following financial products:

- Deposit Products;
- Managed Investment Schemes including Unit Trusts, Investment Bonds, Direct Shares, Property Trusts, Indexed Funds and Cash Management Accounts;
- Share Market Investments;
- Tax Effective Investments;
- Superannuation, including Allocated Pensions, Rollovers, Personal Superannuation, Company Superannuation and Self-Managed Superannuation Funds;
- Retirement Planning including aged care and estate planning;
- Life Insurance Products, including Annuities, Term Insurance, Income Protection, Trauma and Total and Permanent Disability Insurance;
- Margin Lending (subject to client understanding of Margin Lending Gearing).

We can provide strategic advice on:

- Your goals, dreams and plans for now and tomorrow
- Your cash flow, budgeting and savings / surplus allocation
- Your home strategy (e.g. securing your first home or upgrading)
- Your superannuation & retirement planning
- Salary packaging
- Your personal insurances or risk mitigation strategy
- Debt management
- Your investment strategy
- Estate Planning
- Financial planning and scenario analysis / projections

Advice Documents

When you are provided with personal advice that considers your personal goals and financial circumstances, you will receive a **Statement of Advice.** This explains your specific recommendations about particular financial products & services and the basis on which these have been made.

In some circumstances you may receive a **Record of Advice**. This is typically a shorter document for minor changes to your original Statement of Advice or strategy.

If you wish to have an ongoing relationship with your Adviser, you will enter into an **Ongoing Fee Arrangement** and you will need to renew your consent for this every 12-month period. This arrangement can be terminated by either party or will lapse if not renewed.

Fee Schedule

Our fees and charges vary according to the scope and complexity of the advice required. The scope of the work and the fees charged for services are agreed with you prior to commencing any work.

As a guide David's advice fees are $330 per hour including GST.

Initial Advice – A fixed price ranging between $0 and $15,000 (plus GST). This includes the implementation of your Advice.

Ongoing Service Packages – A fixed price ranging between $360 and $15,000 per annum (plus GST).

Commission - David may receive an upfront and ongoing commission for the personal insurance services provided. Whilst there are a number of commission rates available, with effect from 1 January 2020, Life Insurance commissions are capped at 66% (including GST). Ongoing commission on Life Insurance is capped at 22% (including GST) on renewals. Commissions are paid by product providers for an insurance policy.

Our Relationships

Wealthy Self maintains a number of professional relationships in order to help deliver the most wholistic strategic service possible and includes Accountants, Mortgage Brokers, Buyers Agents & Estate Planners.

These professional relationships allow me to work alongside your other professionals to ensure your financial goals are being met. As part of these arrangements, I may receive the following referral fees:

Accountant

- Fiona O'Neill from Select SMSF & Tax Solutions. I receive no payment.

Mortgage Broker

- Wayne Kennedy from Loan Market. I may receive up to 20% upfront commission upon settlement of your loan.
- Sam Wetzler from Macleay Financial. I may receive up to 35% upfront & ongoing commission upon settlement of your loan.

Buyers Agent

- Sam Hunter from Happy Buyers Club. I receive no payment.
- Nathan Crookes from Own Home Real Estate (Peach Property). I may receive up to $2,200 upon settlement of a property.

Professional Indemnity Insurance

Currie Pie Private Wealth Pty Ltd (Licensee) holds appropriate professional indemnity insurance and this satisfies the requirements imposed by the Corporations Act 2001.

If You Have a Complaint

We value your feedback. If you have a concern:

1. **Contact us first:** Reach out to David Currie at david@wealthyself.com.au or call 0468 554 619.
2. **External Review:** If we can't resolve it within 30 days, you can contact the Australian Financial Complaints Authority (AFCA) at 1800 931 678.

Privacy Policy

Our Commitment to Your Privacy

Wealthy Self Pty Ltd ("we," "us," or "our") is committed to protecting your privacy. We are bound by the *Privacy Act 1988* (Cth) and the Australian Privacy Principles. As an Authorised Representative of **Currie Pie Private Wealth Pty Ltd** (AFSL 700201), we ensure your personal information is handled with the highest level of security and transparency.

Information We Collect

To provide you with personalised financial advice, we need to collect specific information, including:

- **Identity:** Name, date of birth, and government identifiers (e.g., TFN, Driver's Licence, or Passport for identity verification).
- **Contact Details:** Email, phone number, and residential address.
- **Financial Data:** Income, assets, liabilities, superannuation, and investment preferences.
- **Personal Circumstances:** Family details, occupation, and health information (if relevant to insurance).

How We Use Your Information

We use your data primarily to:

- Assess your financial situation and goals.
- Prepare your **Statement of Advice (SOA)** or **Record of Advice (ROA)**.
- Manage your ongoing membership and review your financial plan.
- Comply with legal obligations under the *Corporations Act 2001* and Anti-Money Laundering (AML) laws.

Disclosure of Information

We may share your information with:

- Our licensee, **Currie Pie Private Wealth Pty Ltd**, for compliance monitoring.
- Product providers (e.g., super funds, insurers, and investment platforms).
- Your other professional advisers (e.g., accountants or solicitors) only with your consent.
- Government bodies (e.g., ASIC or the ATO) where required by law.

Security and Retention

We take reasonable steps to protect your information from misuse and unauthorised access through secure digital storage and encryption. By law, we generally retain your financial records for **seven years** after our last service.

Your Rights: Access and Correction

You have the right to request access to the personal information we hold about you or to ask for corrections if it is inaccurate. Requests are typically processed within 14–30 days.

Complaints and Contact Information

If you have concerns about how your data is handled, please contact our **Privacy Officer**:

- **Email:** david@wealthyself.com.au
- **Phone:** 0468 554 619
- **Mailing Address:** 12 Indooroopilly Court, Robina, QLD 4226

If you are not satisfied with our response, you may lodge a complaint with the **Office of the Australian Information Commissioner (OAIC)** at oaic.gov.au or the **Australian Financial Complaints Authority (AFCA)**.

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FINANCIAL SERVICES GUIDE (Part 2)

ADVISER PROFILE

Version 1.01 | Effective Date: 10/02/2026

About Wealthy Self and your Adviser

It is true, everyone has a mate called ‘Dave’. Living what I call the ‘modern Australian dream’, I’m a young professional financial adviser and a dad of two little ones. I am into hats, dogs, bagpipes, travelling, coffee, equality, sustainability and yes, I understand how money impacts your perception of happiness.

I am passionate about helping members live on their terms by nurturing a healthy relationship with money & I have been helping people create real happiness for almost 20 years.

Professionally, I am leading the way through an industry that is going through significant improvement. I dream differently to societal expectations and I'm okay with that. I am here to listen and support YOUR goals whatever that might be and to empower you to take control through a timely action plan.

I founded Wealthy Self because I was disenchanted with the old-school way of doing finance. My mission is to help Gen Y and Millennials families ‘Own Their Future’ by removing the jargon and focusing on what actually matters: financial security, family time and building a life you love.

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Wealthy Self also utilises offshore service providers. These providers may assist with administration and paraplanning services. We ensure any offshore providers are subject to strict confidentiality, data security and privacy obligations. These arrangements are designed to comply with Australian laws, including the Privacy Act 1988 (Cth) and the Australian Privacy Principles. If you would like more information about how we manage offshore service arrangements or where your information may be disclosed, please contact us.