ashby madden truman

PRIVATE WEALTH

Financial Services Guide

Financial Adviser: Margot Truman

LICENSEE

Insight Investment Partners

PROVIDING ENTITY

Ashby Madden Truman

VERSION

8.0

PREPARED DATE

01 October 2025

Introduction to Insight Investment Partners

This Financial Services Guide was prepared on 01 October 2025. This Financial Services Guide should be read with the Adviser Profile document dated 30 October 2026.

This Financial Services Guide ('FSG') helps you understand and decide if you wish to use the financial services, we are able to offer you.

The Licensee and its employees (including any employees of a related body corporate) are collectively referred to as "us, we, our" throughout this FSG.

This FSG sets out the services we provide. It tells you:

- who we are and how we can be contacted;
- what services and products we are authorised to provide to you;
- how we (and any other relevant parties) are paid; and
- how we deal with complaints.

Lack of Independence

Insight Investment Partners is not able to describe itself as being independent, impartial or unbiased because we:

- receive commissions for the advice we provide on life risk insurance products; and
- have an approved product list which limits the range of products we or our representatives can recommend when providing advice to you;

Should we provide you with personal financial product advice, and you are a retail client, you will receive a Statement of Advice (SOA). The SOA is a record of our recommendations; the basis on which it is given, and information about commissions, fees, charges and any associations that may have influenced the provision of such advice.

Where further advice is provided, we may not provide an SOA where the relevant circumstances and basis for advice have not significantly changed from the original SOA. However, we will provide upon request what is known as a Record of Advice (ROA). You can request this at any time from your adviser or by emailing or writing to us.

Occasionally we provide general advice. This is where we may express an opinion or recommendation influencing you in making a decision in relation to a financial product, but where we HAVE NOT considered your personal objectives, financial situation or needs. If we provide you with general advice, we will provide you with a warning that the advice may not be appropriate to your needs, financial situation or objectives. Additionally, we will provide you with an applicable Product Disclosure Statement ('PDS') (if one is available) which you should read before making a decision that the product is right for you.

In the event we make a recommendation to you to acquire a particular financial product (other than listed securities) or offer to issue or arrange the issue of a financial product, we will also provide a Product Disclosure Statement (PDS). The PDS contains information about the risks, benefits, features and fees payable in respect of the product.

Further Advice

Depending on your relevant circumstances, you may require further advice such as adjustments to superannuation contributions, insurance benefit amounts, or a review of your strategy.

Further advice can generally be documented in a Record of Advice and relevant file notes. In some instances, a Statement of Advice may be required. You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

An Ongoing Fee Arrangement may be utilised to formalise the ongoing services that your Adviser has agreed to provide for a fee.

Alternatively, you may agree to a Fixed Term Arrangement with your Adviser. This arrangement will outline the services you will be provided for a fee over a specific term not greater than 12 months.

You may be required to sign a Consent Form that is provided to your relevant investment or superannuation provider. The Consent Form will detail the services offered and estimated fees for the next 12 months.

You may cease any fee arrangements or disengage from your Adviser by providing written notice to your Adviser and product issuer. Once you withdraw consent, no further fees can be charged or deducted.

How to provide instructions

Your Adviser may accept your instructions by phone, letter, or email. In some instances, your Adviser can only accept written instructions from you, and they will let you know when this is required. Your Adviser will also need to verify your identity prior to acting on instructions.

The Licensee has arrangements in place to maintain professional indemnity insurance. This insurance satisfies the requirements under section 912B of the Act.

Please retain this FSG for your reference and any future dealings with us. We may also add documents at a later date which will also form part of this FSG, and these should be read together with the FSG. These documents will include the word ‘FSG’ in the heading.

Who will be providing the financial services to you?

The Licensee

The Licensee is the authorising licensee for the financial services provided to you. The Licensee authorises, and is also responsible for, the content of this FSG.

The Licensee's contact details are as follows:

Licensee name	Insight Investment Partners
AFSL number	368175
Address	The Commons, 39 Martin Place, SYDNEY NSW 2000
Website	www.iipdealergroup.com.au
Phone	+61 421 830 731
Email	support@insightmp.com.au

You can provide instructions to us by contacting us using the contact details above.

The Licensee and the Authorised Representatives listed in this FSG act on your behalf when we provide financial services to you.

What services and products are we authorised to provide to you?

We are authorised to provide financial product advice and deal (apply for, acquire, vary or dispose) in relation to:

- Deposit and Payment Products
- Derivatives
- Foreign Exchange Contracts
- Government Debentures, Stocks or Bonds
- Investment Life Insurance Products
- Life Risk Insurance Products
- Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
- Securities
- Superannuation
- Self-Managed Super Funds
- Standard Margin Lending Facility

We are authorised to provide these services and products to both retail and wholesale clients.

There is an important difference between 'general advice' and 'personal advice'. If we provide you with 'general advice' it means that we have not considered any of your individual objectives, financial situation and needs.

If we provide you with 'personal advice' we will consider your individual objectives, financial situation and needs when making our recommendation to you.

In providing our services, other financial matters may arise, however, we are not authorised to assist with any financial and product services except those explained above. You should seek specific advice from the appropriate professionals on other matters relevant to you.

Design & Distribution Obligations (DDO)

We will only recommend or distribute financial products to you where we reasonably believe you fall within the product's Target Market Determination (TMD). If we determine that a product is not consistent with the relevant TMD, we will not proceed with the recommendation and will discuss suitable alternatives with you.

What fees and commissions are payable to us?

We will discuss and agree our fee structure with you before we provide you with services. Generally, the types of fees you can be charged are listed below. You may be charged a combination, or part of, any of these fees.

Fees for Advice

We may charge fees for the preparation, presentation and/or implementation of our advice. These fees will be based on your individual circumstances, the complexity involved in your situation and the time it takes to prepare personal financial advice for you. We will discuss these fees with you and gain your agreement to the fees before we provide you with advice.

A flat dollar amount known as an advice fee may be charged from $550 -$22,000 (inclusive of GST).

Service Agreements

We may charge a fee to provide advice services and/or portfolio reviews. These agreements may be either on either a fixed term or ongoing basis.

This fee will be agreed with you and is either a set amount, or an amount based on the amount of funds under our advice, and/or the time involved in reviewing your portfolio and circumstances.

If you agree to an ongoing fee arrangement with us, we will ask you to sign a written consent that sets out the services and fees payable, and we will also ask you to give a separate written consent authorising your product issuer or trustee to deduct those fees from your account(s). You can withdraw either consent at any time, after which no further fees can be charged or deducted.

Payment methods

Our fees are either invoiced to you directly, or deducted from your investments, or a combination of these methods.

Where it is debited from your investments it is normally referred to as the Adviser Service Fee.

In most instances you will be able to select the method of payment that suits you best. We will discuss and agree the method of payment with you before we provide you with financial services.

Life Insurance Products

Initial and ongoing commissions from insurance providers may be received by Insight Investment Partners. If we recommend a life insurance product, we may receive a commission from the insurer. The commissions vary and are based on the policy cost, which is the sum of the premiums you pay and may include other fees related to the product We will disclose the amount of this commission in your Statement of Advice (SOA) or Record of Advice (ROA), where applicable.

The initial commission is paid in the first year by the product issuer to Insight Investment Partners. Ongoing commissions are payments paid by product issuers to Insight Investment Partners in the years after the first year.

If you initiate an increase to your cover, we may receive an initial commission and ongoing commissions on the increase to your policy cost. The ongoing commission on a client-initiated increase is only paid in respect of the period that starts from the first anniversary of the increase.

The maximum commission that Insight Investment Partners may receive is set out in the table below:

Date a new product is issued	Initial commission (% of annual policy cost or increase incl. GST)	Ongoing commission pa (% of annual policy cost or increase incl. GST)
Before 1 January 2018 or before 1 April 2018 when the application was received prior to 1 January 2018	0 - 140%	0 - 38.5%
1 January 2018 - 31 December 2018*	0 - 80%	0 - 20%
1 January 2019 - 31 December 2019*	0 - 70%	0 - 20%
From 1 January 2020*	66%	22%

*We may receive the pre-1 January 2018 commission rates above from the product issuer, higher commission rates than those outlined in the above table if:

- your policy was issued before 1 January 2018 and you exercise an option or apply for additional cover under your policy after 1 January 2018; or
- your policy was issued before 1 January 2018 and is replaced after 1 January 2018 to correct an administrative error.

Before we can receive any commission from a life insurance product provider, we are required by law to obtain your written consent. This ensures that you are fully informed and agree to the payment

arrangement. Without your consent, we will not be paid a commission, and we may not be able to proceed with implementing the insurance recommendation.

Brokerage

We may receive up to 100% of any brokerage fees charged for the execution of share trades. We may charge between 0% to 1.10% inclusive of GST (subject to a minimum of $110 inclusive of GST), on any share transaction. For example: an investment of $100,000 in direct shares, using a brokerage rate of 1.10% would equate to $1,100 (inclusive of GST) received by Insight Investment Partners.

How are we remunerated?

Insight Investment Partners directors and employees are remunerated by salary, and may also be awarded a share of the company profits.

You may request more details about the way these people or entities are remunerated within a reasonable time after receiving this document and before any financial services are given to you.

Do any relationships or associations exist that might influence my adviser in providing financial services to me?

Your adviser may receive non-cash benefits with a cash value of less than $300. These may include, but not limited to, gifts, business lunches, sporting tickets or industry events (professional development or conference attendance).

Should an adviser receive any non-cash benefit, the benefit is recorded in our benefits register, which can be made available upon your request.

Our complaints handling procedures and how to access them

We are committed to meeting if not exceeding our clients' expectations whenever possible. Insight Investment Partners endeavors to provide you with quality financial advice. If you have a complaint or concern about the service provided to you, we encourage you to take the following steps:

1. Contact your adviser and tell your adviser about your complaint.
2. If your complaint is not satisfactorily satisfied in five business days, please email or write your complaint to support@insightmp.com.au
3. We will acknowledge receipt of a complaint within 1 business day. Where this is not possible, acknowledgement will be made as soon as practicable.
4. We will then investigate the complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. If additional time is required, we will advise you in writing.

5 If you are not fully satisfied with our response, 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 Australian Financial Complaints Authority can be contacted on:

Toll Free Telephone	1800 931 678
Mailing Address	GPO Box 3, Melbourne Vic 3001
Fax	(03) 9613 6399
Website	www.afca.org.au
Email	info@afca.org.au

6 The Australian Securities and Investment Commission (ASIC) is Australia's corporate, markets and financial service regulator. ASIC contributes to maintaining Australia's economic reputation by ensuring that Australia's economic markets are fair and transparent, and is supported by informed investors and consumers alike. ASIC seeks to protect consumers against misleading or deceptive and unconscionable conduct affecting all financial products and services. You may contact ASIC by:

Toll Free Telephone	1300 300 630
Mailing Address	GPO Box 9827, Your Capital City or;
Postal Address	PO Box 4000, Gippsland Mail Centre Vic 3841
Website	www.asic.gov.au

Compensation Arrangements

Insight Investment Partners holds a professional indemnity insurance policy, which satisfies the legislative requirements. Subject to the terms and conditions, the policy provides cover for claims concerning professional services provided by Insight Investment Partners.

The policy provides coverage regarding claims made against us as a result of conduct of our representatives/employees and those who no longer work for us (but who did at the time of the relevant conduct).

Privacy

Your Adviser is required to maintain documentation and records of 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 not be able to provide you with the advice you require.

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

We 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. You can refer to our Privacy Policy on the link below for the most up to date list of countries. The purpose of such disclosure is to facilitate the provision of financial services including administration tasks and the preparation of financial advice documents.

Insight Investment Partners 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 refer to our Privacy Policy here https://www.iipdealergroup.com.au/privacy-policy

Adviser Profile – Margot Truman

This document is the Adviser Profile dated 30 October 2026 of the Financial Services Guide (FSG) dated 01 October 2025 and should be read together with the FSG.

Ashby Madden Truman is authorised to provide the financial services described in this FSG by:

Licensee name	Insight Investment Partners
AFSL number	368175
Address	The Commons, 39 Martin Place, SYDNEY NSW 2000
Website	www.iipdealergroup.com.au
Phone	+61 421 830 731
Email	support@insightmp.com.au

Corporate Authorised Representative details

The Corporate Authorised Representative delivers the financial services provided to you as the providing entity:

Name	Ashby Madden Truman
ASIC CAR Number	001237923
Address	3 Boskenna Avenue, Norwood SA 5067
Website	www.amtaa.com.au
Phone	(08) 8364 5666

Who is your Financial Adviser?

Your Financial Adviser is Margot Truman.

My authorised representative details are:

Name	Margot Truman
ASIC Rep Number	001237921
Address	3 Boskenna Avenue, Norwood SA 5067
Phone	(08) 8364 5666
Email	mtruman@amtaa.com.au

You can provide instructions to me by mtruman@amtaa.com.au.

Lack of Independence

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- receive commissions for the advice we provide on life risk insurance products; and
- have an approved product list which limits the range of products we or our representatives can recommend when providing advice to you;

What experience does your financial adviser have?

Margot Truman has over 10 years of experience providing financial advice. She has been authorised to provide financial advice since 2015.

Margot's background as a qualified accountant and CA complements her financial planning experience, providing her with a strong understanding of financial and business matters. She works closely with clients to help them make informed financial decisions and achieve their long-term objectives.

What qualifications and professional memberships does your financial adviser have?

Margot Truman holds the following qualifications:

- Bachelor of Accountancy, University of South Australia
- Certified Practising Accountant (CPA), CPA Australia
- Diploma of Financial Planning, Integrity Education Group
- FPC002B Ethics and Professionalism in Financial Planning, Kaplan

Margot regularly undertakes continuing professional development to maintain and enhance her professional knowledge and meet the ongoing education requirements for financial advisers.

What areas is your Financial Adviser authorised to provide advice on?

I am authorised to provide financial services, including advice or services in the following areas:

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Investment Life Insurance Products
- Life Risk Insurance Products
- Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
- Securities
- Derivatives
- Superannuation
- Self Managed Super Funds

How will your financial adviser be paid for the services provided?

Margot Truman will receive a salary as a Director of Ashby Madden Truman and may also be awarded an annual bonus. Bonuses will depend on several factors including:

- company performance;
- professionalism and adherence to compliance procedures; and
- team performance.

Related Parties, Ownership Interests and Referrals

Ashby Madden Truman Financial Services Pty Ltd - Shareholder

Ashby Madden Truman (Accountants & Advisors) - Partner