Financial Services Guide

19 November 2026 Version 24

Alkimia Financial Pty Ltd

Australian Financial Services Licence No: 288303

A Guide to Your Relationship with Us and the Advice Process

Alkimia Financial Pty Ltd (Alkimia Financial) is responsible for the financial services provided including the distribution of this Financial Services Guide (FSG).

Purpose

The purpose of this Financial Services Guide (FSG) is to assist you in making a decision about our services and their suitability to meet your financial planning needs. The FSG explains the financial services and advice provided by Alkimia Financial and your Financial Adviser (adviser), who is an authorised representative of Alkimia Financial.

This Guide Contains Important Information About:

Information about Alkimia Financial

- Adviser Profile
- Who will be responsible for providing the financial services
- Details of the services and/or products we offer you
- The advice process and documents you may receive
- How Alkimia Financial and advisers are remunerated
- Benefits, Interests and Associations
- How to provide instructions
- Privacy
- Complaints procedure
- Compensation arrangements

Not Independent

Alkimia Financial may receive commission on life insurance products as explained in this FSG under the heading 'How Alkimia Financial and advisers are remunerated'. For these reasons we cannot refer to ourselves or our advice as independent, impartial or unbiased as defined in section 923A of the Corporations Act.

Contact Details

Alkimia Financial Pty Ltd
ABN 41 112 971 454

📮 PO Box 237
Ocean Grove Vic 3226
📞 0479 088 823

✉️ enquiries@alkimia.com.au
🌐 www.alkimia.com.au

Alkimia Financial

About Alkimia Financial

Established 29th July 2005, Alkimia Financial has spent over 20 years helping individuals and families make informed decisions regarding their financial goals. As a small firm, great pride is taken upon building long term relationships with clients and much satisfaction is gained from witnessing clients realise their objectives.

Alkimia Financial's advisers are committed to providing quality financial advice and a wide choice of products and services to suit client circumstances. Advisers are obliged by law to act in client best interests and provide appropriate advice. Our advisers are required to comply with the Financial Planners and Advisers Code of Ethics, and complete continuing education to ensure their skills and knowledge concerning legislation and the economic environment are current.

Adviser Profile

Ross Currie
Practice Principal & Financial Adviser

Ross is the principal and founder of Alkimia Financial. He has been a financial adviser since 1998. Ross has a Bachelor of Business (Acc), an Advanced Diploma of Financial Planning and has completed the Adviser Exam (FASEA) (2021). His Authorised Representative (AR) number is 242781. Ross provides broad financial planning advice, with a focus on retirement planning, superannuation, investment and personal protection strategies.

Ross has been a resident of Ocean Grove since 2016 following five years enjoying the warmth of Bali. He is active in sports, playing Masters AFL with Diamond Valley Superules and has been their President since season 2025. He enjoys family time, travel, gym and playing piano and guitar when time permits.

Who Will Be Responsible for Providing the Financial Services

Your adviser is an authorised representative of Alkimia Financial. However, Alkimia Financial is responsible for the financial services provided by its representatives.

Details of the Services and/or Products We Offer You

Ross is authorised by Alkimia Financial Pty Ltd to provide financial product advice and deal in the following financial products:

Superannuation and Retirement Planning

- Personal and Industry Superannuation
- Pensions and Annuities
- Centrelink advice
- Aged Care
- Salary Packaging

Investment strategies

- Cash and Term Deposits
- Investment Bonds
- Managed Investments
- Exchange Traded Products
- Listed Securities (Shares and ETFs)
- Margin Lending/Gearing
- Tax (financial) advice

Wealth Protection

- Term Life Insurance
- Trauma Insurance (Critical Illness)
- Total and Permanent Disability (TPD) Insurance
- Income Protection Insurance
- Business Insurance
- Insurance Claims Assistance

Other Financial Planning Services

- Budgeting and Cashflow Management
- Debt Management
- Estate Planning Assistance

The Advice Process and Documents You May Receive

Engagement and Discovery

The initial stages of the advice process involve working with you to identify your financial goals and gathering information required to provide appropriate advice. Your adviser will collect relevant information within a fact find, possibly supplemented by relevant statements you provide (e.g. existing superannuation statement) and ask questions relating to your income, expenses, assets, liabilities and investment attitude (risk profile). It is critical that accurate information is provided and your adviser is kept abreast of any significant changes to your situation. However, you have the right not to tell your adviser, if you do not wish to. If you do not fully inform your adviser, the advice you receive may not be appropriate to your needs, objectives and financial situation.

Your adviser will seek your consent regarding your personal information being collected and stored. Please refer to the Privacy section within this FSG for more information on how we manage your privacy.

Your adviser may use an engagement document to define the arrangement with you, and the fees that may apply.

Your identity will need to be verified by your adviser for compliance with Anti-Money Laundering and Counter Terrorism Financing laws.

Strategy and Personal Advice

Upon obtaining all relevant information, your adviser will conduct research and undertake modelling to develop a strategy to assist you in the achievement of your goals. A typical strategy will involve personal financial product advice which must be documented in a 'Statement of Advice' (SoA). The SoA will describe the basis of the advice, explain the recommended strategies, provide projections (if applicable) and contain relevant disclosures including adviser fees/commissions and product costs. The SoA will include an 'Authority to Proceed' letter for you to consent to the implementation of some or all of the recommendations and may include an 'Ongoing Service Agreement' offer should you wish to opt-in to an ongoing service arrangement.

If a financial product is recommended, you will be provided with a copy of the 'Product Disclosure Statement' (PDS). This provides information on the financial product including features, benefits, conditions, costs and cooling off periods (if applicable).

Where you receive ongoing or further advice, a 'Record of Advice' (RoA) may be provided for any additional advice (e.g. investment change) after the initial Statement of Advice, should your circumstances not be significantly changed.

If you enter into an Ongoing Fee Arrangement (OFA), you will be asked to provide written consent covering the services to be provided and the fees payable. This consent must be renewed periodically in accordance with the Corporations Act. Your consent may also be required by your relevant investment or superannuation provider before ongoing fees can be deducted from your account.

Alternatively, you might elect a Fixed Term Arrangement with your adviser. This arrangement is for the provision of services for a specified term, not greater than 12 months. A 'Consent Form' may be required.

You may cease any fee arrangements by providing written instructions to your adviser or product issuer.

Implementation

Should you wish to proceed with the recommendations, your adviser will assist in the implementation of the strategy. This may include helping with the completion of product applications and liaising with various insurance, superannuation and investment product issuers.

How Alkimia Financial and advisers are remunerated

Alkimia Financial receives all fees and commissions before distributing any remuneration to your adviser.

The cost of providing financial advice services will depend on the nature and complexity of the advice. The most common types of fees and how they are charged and paid are noted below.

Initial Consultation

No Charge. If we provide personal advice, we will agree with you how we will charge for that advice before we prepare the advice. Details of remuneration will be included in the Statement of Advice.

Statement of Advice

The minimum SoA fee will be $3,600 ranging to $6,600 depending on the complexity of your situation and the advice provided.

Additional fees may be charged for the implementation of your strategy (i.e. completion of applications, liaison with product provider(s), etc.). Some financial product providers pay upfront and/or ongoing commissions. Any amounts received in this manner will be disclosed within the SoA. SoA fees may be offset in part or full by any remuneration (e.g. commission) received from product providers.

Adviser Ongoing Service Fee

Where an ongoing service arrangement is being accepted, the fee will generally be 1.1% p.a. of total funds invested – subject to a minimum of $3,300. For example, if you invested $300,000 the Adviser Ongoing Service Fee would be $3,300 p.a. The extent of ongoing services provided will determine the annual service fee charged.

Direct Share Execution Fee

For each trade $33. This fee excludes brokerage charged by the trading service/platform utilised

Consulting Fees

Any other services not specified above will be charged at a rate of $275 per hour.

The fees specified above may be received via upfront and ongoing fees and/or commissions paid by the product providers or via a tax invoice issued directly to you or a combination of both.

Please note that all figures quoted are inclusive of GST.

Benefits, Interests and Associations

Alkimia Financial and its advisers may also receive non-monetary benefits where the value is less than $300, the benefits relate to education and training (including attendance to conferences and professional development days) and/or the provision of software related to financial products recommended.

Alkimia Financial is privately owned by Ross Currie through his own corporate structures. There are no ownership ties to any fund manager, life insurance provider or financial institution. We are not required nor influenced through ownership to recommend or direct

you toward any particular investments. We may receive commissions from some product suppliers as already discussed.

Alkimia Financial and your adviser neither pay nor receive referral fees.

How to provide instructions

We may accept your instructions by phone, letter or email. Certain instructions can only be accepted in writing; your adviser will let you know when this is required. Your identity may need to be verified prior to acting on any instructions.

Privacy

Your adviser is required to maintain documentation and records of any financial advice provided. This will include personal information about you that has been collected as part of the advice process. As part of your engagement with us, your personal information may be disclosed to other service providers such as:

- Financial product providers, platforms and superannuation trustees
- Financial planning, cloud storage, email and other software providers, including artificial intelligence (AI) tools used to help prepare advice
- Identity verification, compliance, legal and accounting service providers

Some of these providers store or process data outside Australia, mainly in the United States. Your adviser reviews all advice and makes every advice decision; AI tools are used only to assist.

As mentioned above, you have the right not to provide personal information to your adviser. However, if you do withhold requested information, your adviser will warn you about possible consequences and the impact on the advice provided. You should read the warnings contained in the SoA carefully before making any decision relating to a financial product. Furthermore, your adviser may not be able to, or may choose not to, provide you advice if they feel they have insufficient information to proceed.

Alkimia Financial and its advisers respect your privacy and are committed to protecting the privacy and security of your personal information. Our Privacy Policy explains how we collect, use, disclose and protect your personal information, how you can access or correct it, and how to make a privacy complaint. It is available at www.alkimia.com.au/privacy, or ask us for a copy.

Your records are required to be retained for at least seven years after the advice has been given. If you wish to examine your file please ask us.

Complaints Procedure

As part of our commitment to providing quality advice and services to our clients, we endeavour to resolve all complaints quickly and fairly. If you have a complaint about any financial service provided to you by your adviser, please take the following steps:

1. Contact us and tell us about your complaint. Please call and speak with the Complaints and Dispute Resolution Officer on 0479 088 823 or by writing to:

   Complaints and Dispute Resolution Officer
   Alkimia Financial Pty Ltd
   PO Box 237
   Ocean Grove Vic 3226
   Email: enquiries@alkimia.com.au
   Please mark your correspondence ‘Notice of Complaint’.

2. Our policy is to acknowledge any complaint within 24 hours. Where this is not possible an acknowledgement will be provided as soon as practicable.

3. We will then investigate and properly consider the matter, decide what action (if any) to take and communicate the decision within 30 calendar days. Some complex matters may require an extension to complete the investigation and provide a resolution.

4. If you are not happy with our response or how the complaint has been handled (or we have not responded within 30 days), 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.

Australian Financial Complaints Authority Limited
GPO Box 3

MELBOURNE VIC 3001
Phone: 1800 931 678 (Free Call)
Email: info@AFCA.org.au
Online: www.afca.org.au

Alkimia Financial's AFCA membership number is 12132.

If you have any further questions about the financial advice Alkimia Financial provides, please contact Ross Currie on 0479 088 823.

Compensation arrangements

Alkimia Financial, its advisers and associated entities are covered by a Professional Indemnity insurance policy, arranged through SURA Professional Risks Pty Ltd. The policy details are:

- Insurer: Certain Underwriters at Lloyd's - via Agreement No. B0572MR26SL19
- Policy No: SPR-PI-10000134
- Period of Cover: 14 July 2026 to 14 July 2027
- Limit of Indemnity: $2,000,000 each and every claim and in the aggregate for the period of insurance
- Deductible: $10,000 each and every claim (applicable to Insuring Clauses A & B)

Please note that our Professional Indemnity Insurance policy complies with our obligations under section 912B of the Corporations Act (2001).

In addition to our Professional Indemnity insurance, eligible clients may also have access to compensation through the Compensation Scheme of Last Resort (CSLR). The CSLR can pay up to $150,000 to consumers who have an unpaid determination from the Australian Financial Complaints Authority (AFCA) relating to personal financial advice, where the responsible firm cannot pay (for example, due to insolvency). A CSLR claim can only be made after the AFCA complaints process has been completed. Further information is available at www.cslr.org.au.