Platformplus Pty Ltd
Financial Services Guide

Version 1.3

20/07/2026

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A part of the Infocus Group

Platformplus Pty Ltd Financial Services Guide

Platformplus Pty Ltd ("**Platformplus**") ABN 46 103 551 533 is providing you with this Financial Services Guide ("**FSG**") to assist you in making an informed decision about the financial services and products Platformplus and its Representatives offer. Platformplus is a subsidiary of Infocus Wealth Management Pty Ltd ("**Infocus**")

Platformplus ("We", "Us" or "Our") provides financial services through its Australian Financial Services Licensee (AFSL) No. 563335.

This guide is designed to provide you with important information to assist you in determining whether to use any of the financial services provided by Platformplus or our Representatives.

This guide will provide you with key information about:

1. Who is Platformplus?
2. Contacting Platformplus
3. Financial services we are authorised to provide you
4. Our Managed Discretionary Account (MDA) service
5. Documents you may receive
6. Remuneration, Commission, Fees or Other Benefits
7. Our Relationships
8. Your Privacy
9. Professional Indemnity Insurance
10. What to do if you are not satisfied with our services.

LACK OF INDEPENDENCE

Platformplus Pty Ltd, our Related Parties and Representatives are not independent and cannot be considered as impartial or unbiased because:

a) We may receive volume-based payments or other gifts or benefits from some products recommended to clients; and
b) Are a wholly owned subsidiary of Infocus, other subsidiaries of Infocus are involved in the investment management of a range of financial products which may be recommended to clients.

1. About Platformplus

Platformplus is the developer of an end to end suite of advice software ecosystem that allows financial advisers, financial planning practice owners and financial advice Licensees to efficiently deliver exceptional advice and services to their clients. PlatformplusAMS is our core advice management system. It connects advisers, paraplanners, client service officers, and clients through a shared platform. It streamlines the advice process, improves client engagement, and supports compliance and operational efficiency. Platformplus is a highly efficient revenue management system that is fully integrated with AMS. PlatformplusPRO is a fully integrated financial modelling, product comparison and strategy optimization tool,

Platformplus is also the Promoter of PlatformplusWRAP, which is integrated into the overall Platformplus ecosystem and is a solution focused investment platform, built in partnership with FNZ. It facilitates stronger adviser-client relationships across Superannuation and Pension accounts through Platformplus Super Wrap USI 18906079389001 and non-superannuation investment portfolios provided through PlatfortmplusWRAP and IDPS-like managed investment scheme ARSN 651 282 549. PlatformplusWRAP is issued by Equity Trustees Ltd, (ACN 004 031 298) (AFSL 240975), Platformplus Super Wrap is issued by Equity Trustees Superannuation Ltd, (ACN 055 641 757), (RSE R1078770).

Platformplus is also the Provider of the Platformplus MDA Services. Platformplus's MDA service actively monitors and reviews your investment portfolio. The service is regulated as a Managed Discretionary Account (**MDA**) under ASIC Corporations (Managed Discretionary Account Services) Instrument 2016/968 and ASIC regulatory guides.

For certain tasks we may engage specialists such as portfolio managers, to assist us in providing the service. However, Platformplus will remain responsible for providing the service to you.

To offer you the service, we also work hand in hand with a regulated platform, which provides custody and administration services, and your Adviser who provides Personal Advice to you.

2. Contacting Platformplus

OFFICE ADDRESS	Level 2, Cnr Maroochydore Road & Evans St Maroochydore QLD 4558
POSTAL ADDRESS	PO Box 1856 Sunshine Plaza QLD 4558
PHONE NUMBER	07 5406 5000
WEBSITE	platformpluswms.com.au
EMAIL – Wrap Services	info@platformpluswrap.com.au
Email – MDA Services	support@platformplus.com.au

3. Financial Services and Products We Provide

Platformplus is authorised to **provide financial product advice** to retail and wholesale clients and **deal in a financial product** by applying for, acquiring, varying or disposing of a financial product to retail and wholesale clients on behalf of another person in respect of the following classes of products:

- Deposit products;
- Government debentures, stocks and bonds;
- Life products including investment life insurance products, life risk 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;
- Managed Investment Schemes including investor directed portfolio services ("IDPS"), retirement savings accounts ("RSA") products and Managed Discretionary Account (MDA);
- Securities;
- Standard margin lending; and
- Superannuation.

We may also give you general advice. Please note that to the extent that any of our publications, products we manage or services we provide offer advice, this is general financial product advice only. This means that the advice has been prepared without taking into account your investment objectives, financial situation or needs. Before acting on any advice, you should consider the appropriateness of the advice as well as any additional warning, disclaimers or qualifications.

Our publications, products and services should be viewed as an additional investment resource, not as your sole source of information. We recommend you obtain appropriate financial, legal and taxation advice before making any financial investment decision. In addition:

- You should be aware that past performance does not necessarily indicate a financial product's likely future performance; and
- If applicable, before making any decision to acquire a particular financial product, you should obtain and carefully consider the relevant Product Disclosure Document.

4. Our Managed Discretionary Account (MDA) Service

We offer a managed discretionary account (MDA) service. If you decide to use this service, we will manage your investment portfolio on a discretionary basis in accordance with an Investment Program that we agree with you. This means that we do not need to contact you before making any change to your investments that is within the scope of the Investment Program.

We will only provide our MDA service if your Financial Adviser recommends that it is suitable for you. If we decide to establish an MDA, you must first enter into an MDA Contract with us before MDA services can be provided to you.

The MDA Contract will include the Investment Program which complies with Div 3 of Part 7.7 and Div 2 of Part 7.7A Corporations Act 2001 (Cth), and will explain:

- the nature and scope of the discretions that we will be authorised and required to exercise;
- any significant risks associated with the MDA contract;
- the basis on which the MDA contract is considered to be suitable for you; and
- any warnings (If applicable) that the MDA contract may not be suitable for you if you have provided limited or inaccurate information about your relevant circumstances, or may cease to be suitable if your relevant circumstances change.

Our MDA Contract and investment program will assist you to make an informed decision about whether to receive MDA services from us. Your MDA Contract will also include information about how you may give instructions to us on corporate actions (e.g. proxy voting) and communications about financial products in your portfolio assets.

We act for you when providing this service. You can deal with us via your Financial Adviser in person, by phone or email.

Your Financial Adviser will review the suitability of the Investment Program and the MDA Contract for you at least every 13 months. You can request changes to your Investment Program at any time by contacting your Financial Adviser or us.

Outsourcing arrangements for our MDA services

In Providing our MDA Services we will engage with professional Investment Managers to make the investment decisions in relation to your MDA portfolio. We undertake due diligence on any prospective Investment Managers prior to appointing them to act on our behalf in making investment recommendations for your portfolio. We also take ongoing responsibility for implementing the investment recommendations made by the Investment Manager and ensuring the ongoing compliance of the Investment Manager with the Investment Program you have chosen.

Platformplus does not provide administration and custodial services and you will need to utilise an external regulated Platform provider who will undertake the following functions in respect of your MDA account:

- providing you with online reporting on the current value of your investments
- providing you with an annual statement on your investment
- providing you with an annual tax statement to assist you in completing your taxation return
- acting as custodian of your investments as the external MDA custodian; Platformplus does not appoint the custodian and does not hold your assets, and you contract directly with the external regulated Platform provider for these custodial services
- arranging for the settlement of investment transactions in your Investment Program
- recording and crediting income on investments held

Prior to selecting an external regulated Platform provider, we will undertake due diligence on the platform provider to ensure they are appropriately licensed, skilled and experienced in the provision of regulated platform services and that they meet the custodial minimum standards expected of an external MDA custodian under ASIC Regulatory Guides 179 and 133. We will also regularly review the ongoing service delivery of the Platform providers to ensure they are meeting their obligations as defined in the agreements you enter into with them. Further details regarding any regulated Platform provider chosen by you will be set out in the Advice Document given to you by your Financial Adviser and in the relevant Disclosure Documents given to you by the Platform Provider. Because the regulated Platform provider acts as an external MDA custodian with whom you contract directly, Platformplus does not hold your assets and, consistent with ASIC Regulatory Guide 179, is not responsible for the acts or omissions of the Platform provider in its capacity as custodian. Your custodial relationship, and any recourse in relation to custody, is directly with the Platform provider under the terms of your platform account.

Significant Risks of an MDA Service

The significant risks of accepting the terms of a MDA Contract provided by your Financial Aviser are these:

- Under the MDA Contract, we will manage your portfolio on your behalf, at our discretion and will make decisions on the composition of your portfolio, acquire or dispose of portfolio assets and exercise rights attaching to or associated with the portfolio assets without reference to you, but our actions must be in accordance with the parameters of your Investment Program.

- You will rely on our skills, competence and ability to successfully manage your portfolio to achieve your investment goals and objectives.
- Your lack of day-to-day control over your portfolio and your reliance on our expertise is a risk associated with this type of service.
- We may make investment decisions that you disagree with. Provided our actions are within the law and the scope of the authority you have granted and we have acted efficiently, honestly and fairly, you will have no right of recourse.
- This means that you will have to accept the tax consequences, transaction costs and any capital loss resulting from any transaction validly executed by us and any “reversal” of that transaction that you or your Financial Adviser may request.
- If you do not promptly inform your Financial Adviser of any changes in your situation, needs and objectives, there is a risk that we may investment decisions which do not align with your revised needs and objectives.
- We have a wide discretion under the agreement to make all investment decisions on your behalf. Our operating systems and our service providers may fail or inappropriately record your investments. This is a risk associated with this type of service.

Fees and costs for the MDA Services

DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long term returns.

For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example, reduce it from $100,000 to $80,000). You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You may be able to negotiate to pay lower contribution and management costs where applicable. Ask the fund or your financial adviser.

TO FIND OUT MORE

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** website (www.moneysmart.gov.au) has a managed funds fee calculator to help you check out different fee options.

The table below shows the fees and other costs that you may be charged for using our MDA Service. These fees and costs may be deducted from your money, from the returns on your investment or from the assets managed in connection with the MDA Services. You should read all the information about fees and costs because it is important to understand their impact on your investments managed in accordance with the MDA Services.

For specific costs applicable to your portfolio, please refer to the Statement of Advice from your Financial Adviser.

Our fees for providing the MDA service are generally calculated as a percentage of assets under management and administration, based on their daily value and charged monthly in arrears and will be in the range set out in this FSG. Other fees and expenses (such as establishment fees and brokerage) relating to your investments and account may also apply.

Platformplus may engage the services of a specialist investment manager as well as the portfolio manager, including one who may be related to or associated with your financial adviser, to be responsible for the construction and management of the Investment Program. Fees paid by Platformplus to an investment manager or the portfolio manager for these services are paid from our fees and are not an additional cost to you.

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Managed Discretionary Account Fees and Cost Summary		
Ongoing Annual Fees and Costs[1]		
Management Fees and Costs *The fees and costs for managing your investment*		
Type of Fee or Cost	**Amount**	**How and when paid**
MDA Portfolio Management Fee [2, 4] *A fee payable for administration and portfolio management of your MDA Portfolio*	Up to 0.55% p.a.	The MDA Portfolio Management Fee is charged monthly in arrears on the daily balance of your investments in the MDA Service. It is deducted from the regulated platform cash account. The fees are maximums and the actual percentage applicable to you may be less and will be shown in the advice document and in your Investment Program[3].
Indirect Costs *Costs on underlying assets such as managed funds. Not paid to Platformplus*	0 – 5.34% p.a.	The costs incurred indirectly via investment in underlying investment products such as managed funds, inclusive of performance fees as applicable, and calculated as a weighted average. Not all portfolios will necessarily incur Indirect Costs. These costs are referred to as the Indirect Cost Ratio (ICR). Refer to the advice document from your financial adviser and your Investment Program for the specific fee information applying to a portfolio.
Transaction costs *The costs incurred when buying or selling assets – charged by the platform holding client assets and disclosed in their offer documentation*	Domestic Brokerage – up to 0.18% Buy / Sell spreads – up to 0.8%	Domestic Brokerage: The cost incurred when a trade is placed on your account for Australian listed assets Buy/Sell Spread: A fee to recover transaction costs incurred in relation to the sale and purchase of units in managed funds which are underlying investment products. It is retained by the relevant fund to meet costs so that other investors in the fund do not pay the transaction costs of those entering and leaving the fund.
Investor Activity Related Fees and Costs		
Establishment Fee[5] *The fee to open your investment*	Nil	Fee charged by Platformplus to recover cost of account establishment
Contribution Fee *The fee on each amount contributed to your investment*	Nil	Not applicable
Withdrawal fee *The fee on each amount you take out of your investment*	Nil	Not applicable

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Level 2, Cnr Maroochydore Road & Evans St Maroochydore QLD 4558 E: info@platformplusams.com.au P: 1300 191 952

Exit fee *The fee to close your investment*	Nil	Not applicable
Switching Fee *The fee for changing investment options*	Nil	Not applicable

1. In addition to the fees for the MDA Service, you must be a member of an IDPS, IDPS-like or Superannuation Platform. This might involve other costs which will be fully disclosed to you in the relevant product's disclosure documents.

2. The MDA Portfolio Management Fee may appear under a different name on your platform, such as Investment Management fee for the period x date to y date.

3. The actual percentage charged to your portfolio may fluctuate from day to day as the investment management fees payable to portfolio managers out of the MDA Portfolio Management Fee fluctuate due to market movements or asset allocation actions or manager allocation decisions.

4. This fee does not include any amounts payable to your financial adviser. Please refer to the Financial Adviser Fees as outlined in your Adviser's FSG for further information.

Example of Annual Fees and Costs for your MDA Service
The below tables give an example of how the fees and costs for this managed investment product can affect your investment over a one-year period. You should use this table to compare this product with other managed investment products.

Example of annual fees and costs for a balanced MDA investment portfolio .		
For a portfolio balance of $50,000 with a contribution of $5,000 during the year		
Establishment and/or Contribution Fee	Nil	For every additional $5,000 you invest, you will be charged $0.
MDA Portfolio Management Fees	0.440% p.a. on multi asset class portfolios that include direct equities	$220.00 p.a.
Indirect Costs-	0.38% p.a.	$190 p.a.
Performance Fee	Nil for the MDA Service	You will be charged nil each year by the MDA Service and any cost for underlying investment products is reflected in the Indirect Costs above
Transaction fees	Buy / Sell spreads on managed funds estimated at 0.09% taking expected transaction volume into account	$55.50 p.a.
EQUALS total cost	If you had an investment of $50,000 at the beginning of the year and you invest an additional $5,000 at the end of that year, you would be charged total fees and costs of $465.50*	

* This example assumes $50,000 is invested for the entire year and $5,000 is invested at the end of the year and that the value of the investment is constant over the year. It is an estimate based on the actual costs for the last financial year.

EXAMPLE – MDA SERVICE		BALANCE OF $50,000 WITH A CONTRIBUTION OF $5,000 DURING YEAR
Contribution Fees	Nil	For every additional $5,000 you put in, you will be charged $0.
PLUS Management Costs Fee for managing your MDA investments.	Refer to the Additional Explanation of Fees and Costs section below.	And, for every $50,000 managed under the MDA service, you will be charged the percentage of your investment disclosed in your Ongoing Service Agreement, each year.
EQUALS Cost of MDA service		If you had an investment of $50,000 at the beginning of the year and you put in an additional $5,000 during that year, you would be charged the percentage of your investment disclosed in your Ongoing Service Agreement. What it costs you will also depend on the investment option you choose and the fees you negotiate.

Additional Explanation of Fees and Costs
Please refer to your Ongoing Service Agreement and the section 'Remuneration, Commission, Fees or Other Benefits' in this FSG for further details of fees that may be charged.

5. Documents you may receive

Before you are issued with one of our products or the products we promote, you will receive additional documents that contain information about the particular product to help you make an informed decision about that product.

Product Disclosure Statement ("PDS")
A PDS is a document that you will receive when you are being recommended or are choosing to invest in a financial product. It includes information about the product's key features, fees, commissions, benefits, risks and the complaints handling procedure.

6. Remuneration, Commission, Fees or Other Benefits

If you invest in one of the products we promote, Platformplus will receive remuneration from various fees and charges.

Some of our fees are based on a percentage of assets invested in PlatformplusWRAP under management, known as an asset based administration fee. There are also a range of fixed dollar fees that are payable if you establish a PlatformplusWRAP account. If you invest in a managed account portfolio via PlatformplusWRAP, there may be an asset based management fee payable to the investment manager of the managed account. This fee and other asset based fees are typically calculated daily and paid monthly in arrears based on the daily value of your account with the platform and the particular managed account portfolio selected. These fees are deducted directly from your platform account and paid to the managed account investment manager or Us by the platform. Platformplus does not charge performance fees.

The details of fees and charges are set out in the relevant PDS and Managed Account Disclosure Statement. If you would like a copy of these documents, please contact us on the contact details listed in this FSG.

All employees of Platformplus receive a salary and are able to participate in any bonus plan relevant to their role, as offered by Infocus from time to time at its discretion.

Our employees may from time to time receive nominal gifts/hospitality from clients and/or product providers. We have strict guidelines in place as to the circumstances and extent to which our employees may accept any such gifts/hospitality. Platformplus regularly reviews all gifts, benefits and entertainment received to ensure adherence with internal policy requirements.

To the extent that any income we receive in respect of, or attributable to, the services that we provide you, as at the date of this FSG we cannot ascertain the amount that we reasonably expect to receive.

If you wish to receive further details about remuneration and related benefits that we are required to disclose to you, please contact us within a reasonable period of time after you receive this FSG and before any financial service identified in this guide is provided to you.

7. Our Relationships

The following entities are all wholly-owned subsidiaries of Infocus Wealth Management Pty Ltd ABN 28 103 551 015:

- Infocus Securities Australia Pty Ltd ABN 47 097 797 049 AFSL and Australian Credit Licence No. 236523 and its representatives provide general and personal advice to retail and wholesale clients;
- Infocus Lending Advisory Pty Ltd ABN 19 134 237 031 and Australian Credit Licence Number 392704, trading as Infocus Lending Advisory, provides mortgage and lending services;
- Infocus Tax & Business Advisory Pty Ltd ABN 40 615 064 983, trading as Infocus Tax & Business Advisory, is responsible for the provision of tax, accounting and business advisory services;
- Infocus Financial Planning Pty Ltd ABN 78 129 238 099, trading as Infocus Financial Advisory, is a Corporate Authorised Representative of Infocus Securities Australia Pty Ltd ABN 47 097 797 049 Australian Financial Services Licence and Australian Credit Licence No. 236523, responsible for financial advisory services provided;
- Alpha Fund Managers Pty Ltd ABN 37 124 085 883 operates as investment manager for the Alpha Funds via a series of Managed Investment Schemes issued by Equity Trustees Ltd operating as the responsible entity and is a Corporate Authorised Representative of Alpha;
- Alpha Investment Management Pty Ltd, ("**Alpha**") ABN 13 122 381 908 Australian Financial Services Licence 307379 provides investment management services, including providing services to Managed Accounts that may be established on PatformplusWRAP;
- Madison Financial Group Pty Ltd ABN 36 002 459 001 Australian Financial Services Licence 246679 provides financial services; and
- Wealthportal Pty Ltd ABN 61 131 002 036 is the promoter of the WealthPortal superannuation platform.

Each entity and their representatives are liable only for the services provided within their discipline.

Platformplus may enter into distribution agreements with financial product issuers where Platformplus promotes the financial products they issue.

When this occurs, Platformplus must ensure that when providing a financial service our interests are not placed ahead of a client's interests so as to have an adverse effect on the client or a financial service the client receives. Platformplus must ensure the financial services it provides are:

- Delivered in accordance with its conflict of interest policies, including disclosure to clients about conflicts of interest that may have a material effect on the financial service the client receives; or an investment decision the client may be considering;
- Based solely on the merits of the financial service being provided and not based on any other relationship that Platformplus or its Representatives may have with that person or financial product (as the case may be); and
- Not made in order to affect the trading price of a financial product.

8. Your Privacy

The privacy of your personal information is important to us. Any personal information we collect such as your name, address, phone and email details are handled in accordance with our Privacy Policy. Our Privacy Policy outlines how we comply with the requirements of the *Privacy Act 1988* and a copy can be obtained by visiting our website. You can access personal information in accordance with our Privacy Policy.

9. Professional Indemnity Insurance

Platformplus holds a professional indemnity insurance policy in accordance with its obligations under section 912B of the *Corporations Act 2001*.

10. What should you do if you are not satisfied with our services?

If you are not happy with Platformplus or the services provided to you, we encourage you to contact our Disputes Resolution Team by either:

Phone: (07) 5406 5000

Mail: Professional Standards Manager
PO Box 1856,
Sunshine Plaza QLD 4558
Email: professionalstandards@infocus.com.au

We will aim to resolve your complaint quickly and fairly. If the complaint cannot be resolved to your satisfaction within 30 calendar days, you have the right to refer the matter to an external dispute resolution scheme. Lodgement of complaints should be directed to Australian Financial Complaints Authority (AFCA), of which Platformplus is a member.

You can contact AFCA by:
Phone: 1800 931 678
Mail: Australian Financial Complaints Authority
GPO Box 3,
Melbourne VIC 3001
Website: afca.org.au
Email: info@afca.org.au

The information in this document is considered to be true and correct at the date of publication. Changes to circumstances after the time of publication may impact on the accuracy of the information held.

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