Financial Services Guide

Version 2.0 | July 2026

River X Financial Services Pty Ltd
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Sydney NSW 2000

River X Financial Services Pty Ltd (ABN 26 674 273 011) is holder of an Australian Financial Services Licence (556458).

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This Financial Services Guide (FSG) is issued by River X Financial Services Pty Ltd (ABN 26 674 273 011, AFSL 556458) (River X, River, we, us or our). It is dated 13 July 2026 and replaces all previous versions.

This FSG is also available on our website at riverx.com.au. If you would like a paper or electronic copy, please contact us using the details on the back page and one will be provided free of charge.

The purpose of this Guide

This FSG is designed to give you key information about the financial services we offer, to help you decide whether to use those services. We recommend that all clients, including those using our wholesale services only, read this FSG before engaging with us.

This Guide explains:

- who we are and how you can contact us;
- the kinds of financial services we are authorised to provide and the financial products to which those services relate;
- who we act for when providing financial services;
- the documents you may receive from us;
- how we, our advisers and other relevant persons are remunerated;
- any relationships or associations that could influence our advice;
- the risks involved in using financial products and services;
- how we protect your personal information; and
- how we handle complaints and the compensation arrangements we have in place.

Lack of Independence

We may receive commissions on life risk insurance products that we arrange for you, as explained in this FSG under the heading 'How we are paid'. For this reason, we are not able to refer to ourselves or the advice we provide as 'independent', 'impartial' or 'unbiased'.

About River X

We aim to improve your life today by having a plan for a more certain tomorrow. Our financial advisers offer highly personalised financial advice that is solely focused on your circumstances and objectives. As a River X client, you will be provided with what you need to feel in control of your finances, leaving you to enjoy the things that are important in life.

We regularly meet with our clients to stay up to date with their personal circumstances and to adjust our recommendations so they can take advantage of emerging opportunities created by the ever-changing environments of taxation, superannuation, investment markets and government regulation. Our mission is to deliver a superior outcome for our clients, and we welcome the chance to challenge conventional thinking.

Related Parties

River has a number of related parties. Each entity and their Advisers are liable only for the services provided within their discipline.

- River X Financial Services Pty Ltd is the holder of the Australian Financial Service Licence No. 556458 and provides financial services.
- Ausbiz Capital is a Corporate Authorised Representative (CAR# 1314938) of River X Financial Services Pty Ltd and provides financial services.

Who will provide your financial services?

The financial services described in this FSG are provided by River X and by financial advisers and other representatives who are authorised to act on our behalf. River X is responsible for the financial services that our advisers and representatives provide to you.

When we provide financial services to you, we act on our own behalf as the holder of our Australian Financial Services Licence. Where we arrange transactions or products for you through third parties (for example, product issuers or execution platforms), we act on your behalf in giving effect to your instructions.

Depending on their accreditations and authorisations, individual advisers may only be authorised to provide a limited range of services or advice on some of the products listed in this FSG. A copy of any restrictions applying to your adviser's authority is available on request.

We provide financial services to both retail and wholesale clients, as those terms are defined in section 761G of the Corporations Act 2001 (Cth). Some services described in this FSG are available to wholesale clients only, and only where the required evidence of wholesale status has been provided.

The services and products we can provide

We offer you the flexibility and convenience of accessing high quality financial advice and services to help you generate and maintain wealth over time. Services offered or arranged by us include:

- holistic advice to help you meet your life goals;
- wealth creation planning and protection, including long-term cash flow modelling where applicable;
- retirement planning and superannuation advice;
- self-managed superannuation fund advice and administration;
- personal insurance;
- philanthropic advice and management;
- Centrelink and aged care planning;
- estate planning advice;
- investment advice and portfolio reviews;
- corporate superannuation advice;
- retrenchment and redundancy advice; and
- regular reviews of your overall situation to ensure our advice remains directly correlated to your needs and objectives.

We are authorised to provide financial product advice, and to deal, in relation to the following classes of financial products:

- managed investment schemes, including Investor Directed Portfolio Services (IDPS);
- separately managed accounts (SMAs);
- superannuation and retirement savings accounts;
- securities, including listed equities, hybrids and listed investment companies;
- derivatives;
- government debentures, stocks or bonds;
- investment life insurance products and life risk insurance products;

- basic and non-basic deposit products;
- private equity and private credit (for eligible clients).

In addition to providing tailored personal financial advice, we are authorised to:

Provide general financial product advice: a recommendation or opinion about a financial product that does not take into account your personal objectives, financial situation or needs. If you receive general advice, you will need to consider whether the product or service is right for you before acting on it.

Provide execution-only dealing services: we will facilitate the placement, execution and settlement of your orders through third-party platforms without providing advice.

Deal in financial products: by applying for, acquiring, varying or disposing of a financial product on behalf of another person.

Services for wholesale clients

For wholesale clients only (as defined in section 761G of the Corporations Act 2001 and where the required evidence of wholesale status has been provided), we can also provide the following service:

Managed Portfolio Service (MPS)

Under a Managed Portfolio Service, River X invests in financial products using funds or assets provided by you, in accordance with the terms of an MPS Agreement and Investment Program agreed with you. Your investments are managed as a discrete portfolio, with you retaining legal title to, and ultimate control of, the assets. River X does not pool your assets with those of other clients and does not use a custodial service.

An MPS may be useful if you do not have the time, desire or market knowledge to manage your investment portfolio. Your adviser monitors your investments on a regular basis and uses their expertise to make investment decisions on your behalf, within the scope of the discretions set out in your MPS Agreement and Investment Program. The nature and scope of those discretions, the investment strategy to be applied, and the fees payable are set out in your MPS Agreement and Investment Program.

Because we exercise investment discretion on your behalf, there are risks you should be comfortable with before entering an MPS Agreement: we may arrange transactions without seeking your authority for each decision; there is a risk that your circumstances change and the Investment Program ceases to be suitable for you; and active management of your portfolio may crystallise capital gains tax liabilities. You may instruct us in writing on investment changes at any time; where we act on your instructions, those changes are not made in the exercise of our discretion under the MPS.

The Managed Portfolio Service is not available to retail clients.

Are there any restrictions on our advice?

Our Approved Product List (APL) is a centralised list of researched and approved products. It does not include every product available in the market. Products and services are added to the APL only after they have been examined by our Investment Committee against set criteria.

When selecting products for you, your adviser is generally limited to the range of investment products and insurance providers on the APL, and will first seek solutions from the APL before making any recommendation. Your adviser will only recommend a product or service after considering its suitability for your individual situation, needs and objectives, and where satisfied it is in your best interests. Where your strategy requires

products or services other than those on the APL in order to act in your best interests, the River X Investment Committee will be consulted and alternative solutions considered.

Documents you may receive from us

Statement of Advice (SOA). When your adviser provides you with personal financial advice for the first time, you will generally receive an SOA. The SOA sets out the advice, the basis on which it is given, the cost of the advice, and information about any associations or relationships that could influence the advice.

Record of Advice (ROA). If you require further advice and your circumstances have not changed significantly since your previous SOA, your adviser may be able to provide the further advice verbally or via an ROA. If you are given verbal advice, your adviser will document the discussion and a copy of that record is available to you on request.

Product Disclosure Statement (PDS). To help you make an informed decision about a financial product, you will generally be given a PDS, which outlines the product's features, benefits, risks and costs in detail. For some products, a prospectus or other offer document may be provided instead.

Execution-only confirmation. If you ask your adviser to undertake a transaction without receiving advice, you may be given a letter confirming the execution-only nature of the transaction.

You may request a copy of any advice document free of charge at any time, for a period of seven years after the advice was given, by contacting your adviser or River X.

How you can give us instructions

You may give us instructions in person, by telephone, post or email using the contact details in this FSG. If you are dealing in securities online through River X, your instructions will be taken through an online third-party broking platform. In some cases we may require your instructions in writing before acting on them.

Risks involved in using financial products and services

All financial products carry risk. The securities River X is licensed to advise on and deal in include ASX-listed equities, exchange-traded options and warrants, and each carries financial risk. Fully paid ASX equities may lose up to 100% of their initial purchase value. Certain types of equities and warrants can also carry a future liability, meaning you might be required to make further payments under the terms of the security being traded. Certain exchange-traded options strategies can lose more than your initial investment.

Leveraged products, including margin lending facilities and certain derivatives, magnify both gains and losses: your total exposure may be many times greater than your initial outlay, and you can lose more than the amount you initially invest. International investments carry additional risks, including currency risk. Before investing, you should read the relevant PDS or offer document and satisfy yourself that you understand the risks involved. Your adviser will explain the risks relevant to any recommendation made to you.

Relationships, associations and other benefits

Any payments noted below are not an additional cost to you and will only be made to the extent permitted by law. Arrangements relevant to the advice being provided to you will also be disclosed in your written advice.

Distribution fees

Related companies of River X may receive fees for acting as the distributor of financial products which your adviser may recommend. Any such fee is paid by the product issuer or administrator out of its own funds.

Referral partners

River X has referral relationships with various third parties, which may include accountants, mortgage brokers, real estate agents and other specialists in fields outside the range of services River X offers directly. If you were referred to your adviser by one of these third parties, that party may receive a referral fee, commission or non-monetary benefit. If this applies to you, the referral arrangement will be disclosed in the written advice provided to you.

Referrals to a third party

Where your adviser refers you to a third party (including another financial adviser), your adviser does not receive any payment for that referral.

Other benefits and registers

We keep a register of any benefits received by advisers valued between $100 and $300. By law, your adviser is not permitted to accept benefits in excess of $300 per year from a product issuer. River X also keeps a register of other non-monetary benefits your adviser may receive relating to education, training, technology support or software relevant to the provision of financial advice. If you would like a copy of either register, please ask your adviser and one will be made available to you.

How we are paid

We receive remuneration from:

- advice and service fees paid by you (fee for service);
- commissions from insurers;
- brokerage from trades executed on domestic and international exchanges; and
- other payments and benefits as outlined under ‘Relationships, associations and other benefits’.

All fees and commissions are collected by River X. Your adviser is engaged by River X and is paid a fixed percentage of the overall revenue they generate. These amounts are not an additional cost to you.

Before providing personal advice, your adviser will discuss and agree the fees and payment options with you. All fees and commissions relevant to the advice being provided will be disclosed in the written advice you receive, in dollar amounts where possible. Where you enter into an ongoing fee arrangement, we will obtain your written consent before ongoing fees are deducted, and the services and fees will be set out in your Ongoing Service Agreement.

Fees and charges you may pay

All fees in this FSG are in Australian dollars and inclusive of GST unless stated otherwise. We reserve the right to change our fees from time to time; we will always give you advance notice before doing so. Some fees may be tax deductible — please speak with a professional taxation adviser about your circumstances.

Advice preparation and implementation

Your adviser may charge fees for preparing and implementing personalised financial advice. These fees are based on your specific circumstances, the complexity of your situation and the time required to develop tailored advice. The minimum cost is $2,750. More complex advice will attract a higher fee; simpler advice focused on

limited goals, strategies and structures is likely to result in a fee closer to the minimum. The fee will be agreed with you before the advice is prepared and disclosed in your SOA.

Adviser Service Fee

Your adviser may charge an ongoing fee for services that include an at least annual review of your portfolio and broader financial goals. This fee will be either a set amount based on the time and complexity involved, or a percentage of the funds under our advice. Percentage-based fees generally range from 0.6% to 2% per annum. The specific services, fees and charges will be set out in your Ongoing Service Agreement.

Ad hoc advice

Where you do not wish to enter an ongoing fee arrangement but require periodic advice on an ad hoc basis, an hourly rate of $550 may apply. Your adviser may also charge fees for advice or services falling outside an agreed service offering; any such fee will be agreed with you and disclosed.

Commission on life insurance products

Where we arrange a life insurance product for you, the relevant insurer will pay us an initial commission calculated as a percentage of the premium (which may include health, occupational and frequency loadings and policy fees, but excludes stamp duty). Ongoing commission is also paid on renewal each year. The maximum rates of commission are set by law and are shown below.

Product type	Initial commission	Ongoing commission	Example
Life insurance (including insurance held within superannuation)	Up to 66% of the first year's premium (policies issued from 1 January 2020)	Up to 22% of the premium each following year	For a policy with an annual premium of $1,000, we would receive an initial commission of up to $660 and ongoing commission of up to $220 per annum.

Fees payable by you — Australian financial products and services

Fee type	When is it payable?	How much is payable?
Brokerage	When you buy or sell financial products. Brokerage is added to the purchase price of a buy transaction and deducted from the proceeds of a sell transaction. Brokerage is settled on T+1 (one business day after the trade date) for share transactions, or T+2 for certain other transactions.	Brokerage is charged as a percentage of the value of the trade, usually between 1.0% and 1.75%, subject to a minimum of $137.50 per trade. For example, on a $15,000 trade at 1.5%, brokerage of $247.50 would apply. If your order is not completed on the day it is entered, a $15 fee applies for each subsequent day on which the order transacts in the market. The specific rate depends on factors such as the level of service, the type of advice, the type of financial product, the size of the transaction and the frequency of transactions on your account(s). The actual brokerage payable will be disclosed in the confirmation for the transaction.
Portfolio Service (PS) fee	Monthly in arrears, should you make use of the Portfolio Service.	The PS fee is an annual percentage fee (invoiced) of up to 2.5%, calculated on the average value of your portfolio, with a minimum annual fee of $3,660. A set-up fee may apply in certain circumstances. There is no exit fee. The Portfolio Service provides quarterly reporting, including a comprehensive summary of the performance of your

Fee type	When is it payable?	How much is payable?
		investments, transactions undertaken on your behalf and any income, expenses and capital gains.
Managed Portfolio Service (MPS) management fee (wholesale clients only)	Monthly in arrears, should you enter into an MPS Agreement.	The MPS management fee is an annual fee of up to 3.3%, calculated on the average value of your portfolio, with a minimum of $4,372 per annum. Additionally, you may be charged a performance-based fee. The type and amount of the management fee payable by you will be set out in your Investment Program or in an agreement with you.

Fees payable by you — international financial products and services

Fee type	When is it payable?	How much is payable?
Brokerage	When you buy or sell financial products. Brokerage is added to the purchase price of a buy transaction and deducted from the proceeds of a sell transaction. Brokerage is settled on T+1 for share transactions, or T+2 for certain other transactions.	Brokerage is charged as a percentage of the value of the trade, usually between 1.0% and 2.0%, subject to a minimum of USD 150 per trade. For example, on a USD 15,000 trade at 1.5%, brokerage of USD 225 would apply. The specific rate depends on factors such as the level of service, the type of advice, the size of the transaction and the frequency of transactions on your account(s). The actual brokerage payable will be disclosed in the confirmation for the transaction. Exchange rate movements may affect the final price of financial products.
Stock transfers	When you transfer holdings between brokers or registries.	Broker-to-broker transfer (non-US stock): USD 75 per stock. DRS transfer (US stock): USD 15–20 per stock. DRS transfer (non-US stock): USD 75 per stock.
Paper delivery fee	If you request paper delivery of a trade confirmation or statement.	USD 1 per item.
Dematerialisation	When you request a certificated holding to be dematerialised.	From AUD 200 per security. From USD 135 per security (legal transfer fee).
Reorganisation items	Where there is a company reorganisation event.	USD 50 per event for voluntary items; USD 10 per event for mandatory items.

How we handle complaints

If you have an issue regarding the financial services provided to you, please raise it with your adviser in the first instance. You can also lodge a complaint at any time by contacting us at:

Email: compliance@riverx.com.au

Phone: 1300 174 837

In writing: Complaints Officer, River X, Level 31, 123 Pitt Street, Sydney NSW 2000

We will acknowledge your complaint promptly, investigate it thoroughly, and aim to resolve it fairly. We will provide you with a written response within 30 calendar days of receiving your complaint.

If your complaint has not been resolved to your satisfaction within 30 calendar days, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution scheme that provides fair and independent financial services complaint resolution, free to consumers. River X is a member of AFCA. AFCA's contact details are:

Phone: 1800 931 678 (free call)

Email: info@afca.org.au

Online: www.afca.org.au

In writing: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

The Australian Securities and Investments Commission (ASIC) also has an information line, 1300 300 630, which you may use to obtain information about your rights and to make a complaint. For more information, visit www.asic.gov.au.

Compensation arrangements and Professional Indemnity Insurance

River X holds professional indemnity insurance that satisfies the compensation arrangement requirements of section 912B of the Corporations Act 2001. Our insurance arrangements cover claims made against us as the licensee, and cover the conduct of both current representatives and former representatives in respect of services they provided while authorised by us.

Financial crimes monitoring

As a financial services provider, we have obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) to verify your identity and the source of any funds before we can provide services to you. This means we will ask you to present identification documents, such as your passport or driver's licence, and we will retain copies of this information. If you do not provide the personal information requested, we may not be able to provide you with the financial services you require.

Where we are legally obliged to do so, we may disclose information we have gathered about you to regulatory or law enforcement agencies. Transactions may be blocked or declined where we have reasonable grounds to believe they breach Australian law or the law of any other country.

Your privacy and personal information

We recognise the importance of protecting your privacy. Your personal information will be handled in accordance with our Privacy Policy, which outlines how the information we collect from you is used, stored and disclosed. We will collect your personal information (including sensitive information, where required and authorised) from the questionnaire you complete with your financial adviser.

The main reason we collect, use and disclose your personal information is to provide you with the products and services you request. We may also use or disclose your personal information to:

- help your financial adviser provide you with financial advice and services in relation to your financial products;
- facilitate internal administration, accounting, research, risk management, compliance and evaluation of River X services;
- establish and maintain insurance cover that you request; and

- provide you with information about other products and services offered by River X or other members of the River X group that may interest you.

We may also disclose your information to external parties, some of whom act on your or our behalf. These parties may include your financial adviser, banks and other financial institutions, insurers and reinsurers (and their claims agents and assessors), product providers, mail houses and other companies within the River X group.

To facilitate the provision of financial services, paraplanning and other administrative services, our financial advisers may use a service provider located overseas and, if so, your personal information may be accessed from that overseas location. Any overseas disclosure does not affect our commitment to safeguarding your privacy, and we will take reasonable steps to ensure that any overseas recipient complies with Australian privacy law.

Accessing and correcting your personal information

If you have concerns about the accuracy or completeness of the information we hold, you may request access to your personal information by contacting the Privacy Officer at the address in this FSG. Depending on the nature of the request, we may charge the reasonable costs of providing the information. You can obtain a copy of our Privacy Policy from your adviser, from our website (www.riverx.com.au) or by asking us.

Contact us

River X Financial Services Pty Ltd

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