Dated: 6 November 2026

Adviser Profile

This document, the Adviser Profile, should be read in conjunction with the Financial Services Guide (FSG) already provided.

Andrew Robards

Andrew Robards is a Sub-Authorised Representative (No 259591) of Robards Wealth Management Pty Ltd trading as Robards Wealth Management. Robards Wealth Management Pty Ltd is a Corporate Authorised Representative (No 325120) of Wealth Today Pty Ltd AFSL 340289 (The Licensee).

Business & Postal Address:	2 Churnwood Drive, Fletcher, NSW 2287
Ph No:	02 4941 6000
Fax:	02 4941 6001
Mobile:	0418 230 274
Email:	andrew@robardswealth.com.au
Website:	www.robardswealth.com.au

If you would like to make an appointment to discuss your needs and objectives in more detail, please contact me by phone number or email.

The advice and products I can offer you

I am authorised to provide financial product advice for, and deal in, the following classes of financial products:

- Basic and non-basic deposit products
- Debentures, stocks and or bonds issued or proposed to be issued by a government
- Life products including investment life insurance products as well as any products issued by a Registered Life Insurance Company
- Interests in managed investment schemes including investor directed portfolio services
- Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997)
- Superannuation
- Self-Managed Superannuation Funds
- Aged Care
- Securities
- Standard Margin Lending

I am also a qualified tax relevant provider and can provide tax (financial) advice services in connection with the financial product advice I give you.

How are my company and I paid?

The Licensee initially receives all fees and commissions from clients and product providers and distributes them after their fees and other expenses are deducted. The Licensee generally retains a portion of fees paid under its authorisation arrangements.

For details of other possible benefits, please refer to the FSG and/or your Advice Documents. All fees and commissions outlined below are inclusive of GST.

Initial Consultation

This initial meeting is at no cost to you.

Our main aim is to gather information about you and to determine your primary goals and objectives in seeking advice.

At the end of this meeting, we will outline the next steps and detail any fees applicable.

Advice preparation

You may be charged a Statement of Advice preparation fee which will depend on the level of funds under management as shown below. Any fee for service must be paid within seven (7) days of the date of the tax invoice issued to you.

$250,000 and less	$5,000 + GST	$5,500
$250,001 to $1m	$10,000 + GST	$11,000
Above $1m	$15,000 + GST	$16,500

Implementation

Implementation fees will not be charged.

Ongoing fee for advice

If you elect to pay a fee for access to services involved in the ongoing review of your financial planning strategy, the ongoing fee is based on the complexity of ongoing advice and the services provided.

The ongoing advice fee will be based on the level of services made available to you and the complexity of the advice. Complex advice requirements include the use of trusts and ownership structures, overseas assets, or incomes, executive options, or multiple investment entities. The frequency that review services are made available to you will also impact on the fee charged.

You will be charged for financial planning and related services by a recurrent fee calculated at 1.1% of your assets under management with a rate of the fee specifically agreed between us.

The method we use is:

The value of the portfolio assets on the day as determined by the fund manager who administers your recommended fund.

For example, if you have $100,000 under management the ongoing service fee will be $1,100 while if the funds under management were $300,000 you would pay $3,300 per year.

Borrowed funds – if we recommend you acquire investments using borrowed funds then your ongoing fee will be a minimum of $330 and a maximum of $10,000 pa.

The basis and amount of your ongoing advice fee will be set out in your advice document and confirmed each year when you renew your ongoing fee arrangement.

Insurance products

My company or I may receive up-front commission of up to 60% (exclusive of GST) of your first annual insurance premium for arranging your cover. In addition, my company or I may receive, after the first year, an ongoing annual commission of up to 20% (exclusive of GST) of your annual insurance premium. Note that where commissions are the same for initial upfront and ongoing annual commission (i.e. level commissions) the above commission caps do not apply.

These commission payments are made by the relevant product issuers and are not an additional cost to you.

Ad hoc advice

Where you do not wish to participate in an ongoing advice fee arrangement but require ongoing advice on an ad hoc basis, a fee of $440 per hour inclusive of GST may apply.

Other benefits, interests, or associations

I or my company may have referral arrangements with selected referral partners. If a referral arrangement applies to you, we will provide you with further details.

We may refer you to the following associated entities or related third parties and therefore may receive a direct or indirect benefit from any referral we make to this provider.

Details on these associated entities or related third parties are set out in the table below and specific details of any benefits we may receive from the referral will be provided in our advice documents to you. Alternatively, you can request further details about our associated entity and related third party arrangements prior to us providing you with financial advice.

We are obligated to act in your best interests when providing you with financial advice, as such we will be transparent and disclose any benefits we may receive via an associated entity or related third party in relation to our recommendations to you.

Table – Other Business Activities, Associated Entities and Related Third Parties:

Name of Entity	**Jessica Beth Robards**
Nature of Services	**Mortgage Broking**

Please note that Wealth Today Pty Ltd is not responsible for the Mortgage Broking advice and services provided by these providers.