

Financial Services Guide

Date 17th March 2026 Version 1.0



Licensee:

Opulence Financial Group Pty Ltd (AFSL#700125) (ABN 73 690 657 151)

Authorised Representatives:

Corporate Authorised Representative

- Opulence Wealth Advisory Pty Ltd (**CAR# 001320554**)
ABN 26 666 315 699
Address: 7/374 High Street, Penrith, NSW 2750
Phone: 0438203635
Email: raj.narayan@opulencewealth.com.au

Advisers

- Sub-authorised representative- Narayan Raj (AR# 1001822)

The Authorised Representatives act on behalf of Opulence Financial Group Pty Ltd who is responsible for the services that they provide. This Financial Services Guide (FSG) is authorised for distribution by Opulence Financial Group Pty Ltd.

Contact Details

The contact details for Opulence Financial Group Pty Ltd are:

Telephone:	0438203635
Email:	raj.narayan@opulencewealth.com.au
Office/Post:	47 Tablelands Street BOX HILL NSW 2765
Website:	www.opulencewealth.com.au

Purpose Of This FSG

This Financial Services Guide (FSG) will help you decide whether to use the services that we* offer. It contains information about:

- Who we are and how we can be contacted
- The services we provide
- Our fees and how we are remunerated in relation to the services we provide
- How you can make a complaint.

* In this document 'we' refers to Opulence Financial Group Pty Ltd.

Not Independent

Opulence Financial Group Pty Ltd receives commissions from life insurance products. As such we are not able to refer to ourselves as independent, impartial or unbiased.

Our Services

In providing advice and other services described in this FSG, we act on behalf of Opulence Financial Group Pty Ltd, who is responsible for the services we provide.

We are authorised to provide personal advice and dealing services in the following areas:

- Deposit and payment products (basic and non-basic);
- Government debentures, stocks and bonds;
- Life products (investment and risk);
- Managed Investment schemes (incl. IDPS);
- MDA services;
- Retirement savings accounts;
- Securities;
- Superannuation

Documents We May Provide You

You will receive various documents as part of our financial planning process for each stage of your advice journey. We will provide these documents electronically to a nominated email address, you may also request documents be provided to you in hardcopy.

Statements of Advice and Records of Advice

When we provide personal advice, ordinarily this will be recorded and provided in a Statement of Advice (SOA), known as a financial plan. The SOA contains a summary of your goals and the strategies and the financial products we may recommend achieving your goals. It also provides you with detailed information about product costs, associated fees and other benefits we and others will receive because of the advice we have provided.

If we provide you with further personal advice, it will be recorded in a Record of Advice (RoA). RoAs will be kept on record for seven years and you may request a copy of such records by contacting our office during that period.

Product Disclosure Statements

If we recommend or arrange a financial product for you, we will provide you with a Product Disclosure Statement (PDS) or Investor Directed Portfolio Service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage that product.

You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

Other Documents

If you enter into an Ongoing Fee Arrangement (OFA) with your adviser for a period greater than 12 months, an OFA document will be issued to you every 12 months. The OFA includes information about the fees to be charged and services to be provided for the coming year and seeks your consent to renew our ongoing services.

If we charge our advice fees from either a superannuation or an investment account, we will also seek your consent to deduct fees from that account.

Providing Us with Instructions

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions via telephone, mail or email using the contact details provided in this FSG.

If the information provided is incomplete or inaccurate, the advice or services we provide may not be appropriate.

If at any time you wish to terminate your relationship with us, please contact us using the details provided in this FSG.

Approved Product List

Opulence Financial Group Pty Ltd maintains an approved products and services list ('APL') from various approved Australian and International providers.

Opulence Financial Group Pty Ltd periodically reviews these products to ensure they are competitive with similar products that address similar client needs and objectives. These products are researched using external research houses as well as our in-house research team. Generally, the products we recommend are on the APL. However, if it is appropriate for your needs we may, subject to Opulence Financial Group Pty Ltd approval, recommend other products.

You can obtain a copy of the APL upon request.

Tax Implications of Our Advice

Opulence Financial Group Pty Ltd authorised representatives may be registered with ASIC as qualified tax relevant providers and authorised to provide tax (financial) advice services on matters that

are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed, they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

Fees

All fees are payable to Opulence Financial Group Pty Ltd in full. The actual fees charged to you will depend on the nature of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed. If our fees fall outside the ranges listed below, we will seek your consent prior to engaging. The following section outlines the types of fees that may apply and are inclusive of GST.

Advice Preparation Fee

The Advice Preparation fee includes meeting with you; the time we take to determine our advice and the production of the SoA. The Advice Preparation fee is based on the scope and complexity of advice provided to you. The range for these fees is from \$990 to \$9,900.

Advice Implementation Fee

If you decide to proceed with our advice, we may charge a fee for the time we spend assisting you with implementation.

Annual Advice Engagement

Our Annual Advice Engagement fees depend on the service that we provide to you over a fixed 12-month period. The services and fees will be set out in the Annual Advice Engagement Agreement that we provide to you. The range for these fees is between \$3,300 and \$9,900.

Ongoing Services Fees

Our Ongoing Service Fees depend on the ongoing service that we provide to you. They may be a percentage of your portfolio value or an agreed fixed fee which is paid monthly. The fee structure ranges from \$3,300 - \$9,900 p.a. unless otherwise mutually agreed.

Your Adviser will provide you with a Fee Disclosure Statement (FDS) each year if you have an ongoing fee arrangement with us. It will outline the fees you paid, and the services received and the services you were entitled to receive in the preceding 12 months. You should let your Adviser know within 60 days of receiving the FDS if you want to continue that arrangement. If you elect to end the arrangement, we have an obligation to stop all ongoing fees and commission.

Adhoc Advice

Where you do not wish to participate in an ongoing service fee arrangement but require ongoing advice on a fee for service basis, an hourly fee of \$300 may apply.

Insurance Commissions

Any commission amounts will be disclosed to you when providing advice.

We may receive up to 66% of the first year's premiums for new policies implemented, and up to 22% for each following year. For example, on any insurance policies implemented, if your premium was \$1,000, we would receive initial commissions of up to \$660 and ongoing commissions of up to \$220 per annum.

If the policy lapses in the first year 100% commission is clawed back, and 60% clawed back in the second year. Your adviser will charge you a fee equivalent to the value of the claw back in the event your policy lapses and they are not paid for their services. Any fees, charges or commissions are payable to BFA and will be disclosed in the advice documents provided to you

Other Benefits

We will provide you with details of all fees, commissions or other benefits we may receive when we provide advice to you. If we cannot provide this accurately, we will provide worked-dollar examples

Referral Fees and Commissions

We do not accept referral fees or commissions from external parties. We disclose the referral arrangements to you whenever we refer you to an external party.

Wholesale Clients

In some circumstances we may provide services to you as a wholesale client. We will seek your consent before providing services to you as a wholesale client.

Making a Complaint

If at any time you are not satisfied with our services, please contact your adviser and tell them about your complaint.

If your complaint is not satisfactorily resolved within three business days, please contact:

Complaints Supervisor

NARAYAN RAJ

Telephone: 0438203635

Email: raj.narayan@opulencewealth.com.au

Address: 7/374 High Street, Penrith, NSW 2750

If your complaint has not been resolved satisfactorily within 30 days, you may escalate your complaint to the relevant External Dispute Resolution Scheme.

For any issues relating to financial advice, investments, superannuation, insurance or credit matters:

AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY
(AFCA)

Address: GPO Box 3, Melbourne VIC 3001

Telephone: 1800 931 678

Website: www.afca.org.au

Email: info@afca.org.au

For any issue relation to your personal information:

THE PRIVACY COMMISSIONER

Address: GPO Box 5218, Sydney NSW 2001

Telephone: 1300 363 992

Email: privacy@privacy.gov.au

You may also contact the Australian Securities & Investments Commission (ASIC) on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

Your Privacy

We are committed to protecting your privacy. We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website: www.opulencewealth.com.au

Professional Indemnity Insurance

Opulence Financial Group Pty Ltd holds an Australian Financial Services Licence. It is required to comply with the obligations of the Corporations Act 2001 and the conditions of its licence. This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that its current and past representatives provide.

Adviser Profile

This adviser profile is a summary about me and should be read in conjunction with my Licensee Financial Services Guide. My profile sets out my contact details, professional details, the services and products I provide and how I am paid.

Narayan Raj

Authorised Representative (AR) No. 1001822

Opulence Wealth Advisory Pty Ltd

Corporate Authorised Representatives (CAR) No. 001320554

ABN: 26 666 315 699

Address: 7/374 High Street, Penrith, NSW 2750

Phone: 0438203635

Email: raj.narayan@opulencewealth.com.au

Qualifications

My qualifications:

- Master of Business Administration (MBA) - 2017
- Graduate Diploma in Financial planning - 2021
- Advanced Diploma in Financial Planning - 2012
- Diploma of Financial Planning -2006
- Registered Tax (financial) adviser (No. 25639515).
- Accredited Aged Care Specialist
- Accredited SMSF Specialist

Products I can offer you:

I am authorised to provide personal and/or general advice on and deal in the following financial products:

- Deposit and payment products (basic and non-basic);
- Government debentures, stocks and bonds;
- Life products (investment and risk);
- Managed Investment schemes (incl IDPS);
- MDA services;
- Retirement savings accounts;
- Securities;
- Superannuation

Adviser Remuneration

Narayan Raj is a director and shareholder of both Opulence Financial Group Pty Ltd and Opulence Wealth Advisory. Narayan receives an annual salary from Opulence Wealth Advisory, and may also receive a distribution of profits from Opulence Wealth Advisory and/or Opulence Financial Group Pty Ltd.

The amount of my salary is dependent on a range of factors including their experience, skills and professional standards.