Financial Services Guide

Capstone Financial Planning

This Financial Services Guide (FSG) is authorised by Capstone Financial Planning Pty Ltd ('Capstone', 'we,' 'us,' and 'our').

Capstone has been operating since 2002 and holds an Australian Financial Services (AFS) License, allowing it and its' advisers to provide financial services. Capstone operates nationally through a network of advisers and offers a range of financial services that are listed in this document. Capstone advisers are equipped to offer clients holistic advice and solutions that are tailored to each client's individual needs, circumstances and advice requirements.

Who is my adviser?

Your adviser is an authorised representative of Capstone. Individual details of your adviser will be provided to you in their adviser/company profile which includes details of the adviser's authorised representative number, their experience, qualifications, charging methodology and the specific services they are authorised to provide. The adviser profile forms part of the FSG and is to be read in conjunction with this document.

Your adviser acts on behalf of Capstone and we are responsible for any advisory services your adviser provides.

Lack of Independence

Under the current regulatory guidelines, we are required to advise you that some Capstone advisers may choose to receive life insurance commissions in lieu of charging clients directly when they provide life insurance related advice.

In the circumstances, Capstone and our advisers would not be considered to be independent pursuant to s923A of the Corporations Act 2001.

If this specific circumstance occurs, it does not in any way impact Capstone's and our advisers' ability to provide clients with holistic needs-based advice and solutions.

Purpose and content

This FSG contains important information to help you decide whether to use any of the services offered by Capstone. It contains details of:

- The financial services and products we offer
- Our fees
- How we are remunerated
- Any interests, associations or relationships that could affect our advice
- Our complaints handling procedures and how to access them
- Our Privacy Policy.

What other documents might I receive from Capstone?

Before you receive financial advice, you are required to authorise your adviser to undertake this work and the fees you will pay.

It is important to note that we can only provide personal financial advice after making reasonable enquiries and after giving consideration to your current personal and financial circumstances.

When we provide you with personal advice you will receive a written report called a Statement of Advice (SoA). The SoA will state your relevant personal circumstances, outline the advice being provided, the basis on which the advice is given, information about any fees, commissions, and associations relevant to the provision of the advice.

When we offer to issue, arrange the issue of or make a recommendation to acquire a particular financial product (other than securities) we will provide you with a Product Disclosure Statement (PDS). A PDS contains information about fees payable, risks, benefits, and significant characteristics of the financial product.

If your adviser believes it will be of benefit to you, they may recommend you enter into a service arrangement, which will be documented accordingly for your approval.

If you receive further financial advice from us and a SoA has been previously provided, we may record details of that advice in a Record of Advice (RoA) where certain criteria are met. The RoA will include a summary of your relevant personal circumstances or state which previous advice document contains this information, particulars of the advice being provided, the basis on which the advice is given, information about any fees, commissions, and associations relevant to the advice. You can request a copy of any relevant RoA document by contacting your adviser. These documents will assist you to make an informed decision in relation to the acquisition of a financial product.

You will also receive a renewal notice on the renewal date of your service arrangement. This will be provided to you in writing. You must provide your consent in order to continue to receive service and advice from your adviser. If you do not provide your consent or fail to respond, the service arrangement ceases, meaning the adviser is not obligated to give service and advice, and you are no longer obligated to continue paying the associated fee.

Advisory Services

We are authorised to provide financial product advice and deal in the following financial products to wholesale and retail clients:

- Deposit and Payment Products
- Managed Investment Schemes
- Life Risk Insurance Products
- Retirement Savings Accounts
- Standard Margin Lending Facility
- Superannuation
- Securities Remuneration
- Government Debentures, Stocks and Bonds.

Remuneration

Capstone and your adviser are paid for the services they provide through various methods of remuneration, including payments made by you (service and advice fees), and payments received from product issuers. These payments will be disclosed to you in your advice/disclosure document. In circumstances where we cannot determine the amount of remuneration, we will disclose the method of calculation.

Advice Fees

The Advice Fees you pay to Capstone may comprise one or more of the following:

- A percentage fee based on the value of your holding in a financial product
- A fixed dollar amount
- An hourly rate.

These fees may include:

- Statement of Advice Fee - for the preparation of a Statement of Advice
- Initial Advice Fee - for initial advisory services
- Implementation Fee - for the implementation of financial advice and products
- Adviser Service Fee - when your adviser provides you with advice and service.

These fees are payable by you and may be paid either directly from you or from your financial product/s.

Relationships and associations

It is important for you to understand the relationships that exist between us and other service providers, as they may be considered to influence our recommendations to you.

Capstone Financial Planning Pty Ltd (Capstone) may provide you with products and services that are offered, managed or administered by associated entities. Capstone is a wholly owned subsidiary of Picture Wealth Holdings Limited (PWHL). PWHL is a diversified financial services and technology company owned by both private and institutional shareholders, including FT Fintech Holdings, LLC (an investment fund of Franklin Resources, Inc.). Franklin Resources, Inc. [NYSE:BEN] is a global investment management organisation operating together with its subsidiaries as part of the Franklin Templeton group of companies. Our advisers may provide financial services, including advice, on financial products issued by the Franklin Templeton group of companies. Your Capstone adviser does not have any obligation, implied or otherwise, to recommend investment products issued by the Franklin Templeton group of companies. Your Capstone adviser will only recommend an investment product issued by the Franklin Templeton group of companies if it is appropriate for you and in your best interests to do so.

PictureWealth Finance Pty Ltd (ABN 43 675 776 155) provides finance and lending solutions to clients. It is a related entity of PWHL.

Representatives of Capstone (with your consent) may refer you to PictureWealth Finance should you wish to review your lending needs.

How will I pay for the services provided?

Prior to providing any service your adviser and you will agree on the method of their remuneration. Our advisers offer a variety of service levels and fee structures that can be tailored to suit your individual circumstances.

Please refer to the adviser/company profile provided to you for specific details of your adviser's charging methodology.

Insurance (risk) products

Capstone may receive, and pass on to your adviser, an initial commission from the product issuer when you decide to buy a risk product your adviser recommends to you. This commission may range from 0.0% to 66% (including GST) of the initial premium amount, depending on the product. For example, for a Term Life base premium of $1,000 per annum in a product where the product issuer pays Capstone an initial 66% commission (including GST), Capstone will receive commission of $660 ($600 plus GST). Some product providers may pay commissions on stamp duty and policy fees. Initial commissions may also be payable to Capstone on any premium increases resulting from increases in sums insured that you decide to make during the time you hold the product. This initial commission will only apply to the component of the increased premium resulting from the increase in sum insured. Capstone may also receive, and pass on to your adviser, ongoing commissions, which may range from 0.0% to 33% (including GST) of the renewal premium from the 2nd year. For example, an annual base premium of $1,000 in a product whose issuer pays Capstone a 33% (including GST) ongoing commission from the 2nd year, Capstone will receive an ongoing commission of $330 per annum ($300 plus GST).

Distribution of remuneration

Remuneration is payable to Capstone in the first instance. Capstone will then pay any remuneration earned to your adviser/their company. Details of these payments will be disclosed in your advice/ disclosure document.

Other types of benefits

A) Training and education partner program

To assist in the provision of regular professional training and development, including ongoing technical training and updates in relation to financial products for Capstone's advisers and support staff, we have developed formal business partner relationships with a number of financial product providers. Each year we selectively invite leading financial product providers to participate in our training and education program. Participants each contribute financially to this program. It is important to note that Capstone's financial product range is not influenced by any program as Capstone subscribes to independent research and all products are individually assessed on their own merits. Our program meets all required legal and regulatory standards.

B) Employee non-cash benefits

From time to time, the employees of Capstone may receive non-cash benefits with a cash value less than $300. A register listing the details of any non-cash benefits between $100 and $300 is maintained. These non-cash benefits do not influence the financial product recommendations provided by our advisers to you. If you would like more information, you can request a copy of the register.

Requesting further information

You have a right to request further information in relation to the remuneration, the range of amounts, rates of remuneration and benefits received by Capstone and/or your adviser. This includes remuneration that may be generated from services other than personal advice. Any request for further information should be made before any service is provided and within a reasonable time frame.

Other important information

How can I give you instructions?

You can give us instructions by telephone, email or other means agreed with us. Some financial products have their own rules about how to give instructions. Please refer to the Product Disclosure Statement of the relevant product for those details.

What is my personal information used for?

Your adviser will collect your personal details and conduct an analysis of your overall situation including investment needs, objectives and personal financial information before providing any advice. If you do not provide the personal information requested, we may not be able to provide you with the financial services you require.

Accessing and updating your personal information

If you have concerns about the accuracy or completeness of the personal information we hold, you may request to access your personal information by contacting your adviser.

The Privacy Policy

We are committed to protecting your privacy. Your personal information will be handled in accordance with our privacy policy. This document outlines how the information we collect from you is used, stored and disclosed. Capstone is part of the PictureWealth Group and is therefore governed by Picture Wealth Holdings Ltd's Privacy Policy. The privacy policy is available online at https://www.picturewealth.com/privacy-policy and will be provided to you by your adviser.

Anti-Money Laundering and Counter-Terrorism Financing Act 2006

Capstone has an obligation under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 to verify your identity and the source of any funds. Accordingly, we may ask you to provide particular identification documents such as your passport or driver's licence.

Compensation arrangements

Capstone has and continues to maintain Professional Indemnity Insurance in accordance with the Corporations Act 2001. Our Professional Indemnity Insurance, subject to its terms and conditions, provides indemnity up to the sum insured for Capstone and our authorised representatives/ employees in respect of our authorisations and obligations under our Australian Financial Services Licence. This insurance will continue to provide such coverage for any authorised representative/representative/employee who has ceased work with Capstone for work done whilst engaged with us.

If you have a complaint

If you have a complaint about the service provided to you, you should take the following steps:

- Contact your adviser and tell your adviser about your complaint. Alternatively, you may lodge your complaint with Capstone by either, contacting our Professional Standards Team on 03 8622 0700 (Toll Free on 1300 306 900), in writing to us at Level 1, 607 Bourke Street, Melbourne VIC 3000, via email at compliance@capstonefp.com.au or on Capstone's social media. We will try and resolve your complaint quickly and fairly.
- Capstone is a member of the Australian Financial Complaints Authority Limited (AFCA). If you feel our response is inadequate or if you have not received a response within 30 calendar days of submitting your complaint, you have the right to complain to AFCA. They can be contacted on 1800 931 678, you can submit an online complaint form available at www.afca.org.au, or you may write to them at info@afca.org.au or GPO Box 3, Melbourne VIC 3001. This service is provided to you free of charge.
- Further information about Capstone's Complaints Policy can be found on Capstone's website.

The Australian Securities and Investments Commission (ASIC) also has an Infoline: 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Version 4.8 June 2026
Capstone Financial Planning Pty Ltd | Australian Financial Services Licence No. 223135 | ABN 24 093 733 969

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Financial Adviser Profile

Overview

Yi Ki (Pinky) Lam has been in the financial services industry since 2006 and is passionate about providing advice to clients as they go through different lifestages. Pinky will go through her client's journey with them from the start till the end, like Alpha and Omega (i.e. Alpmega). She truly believes in the importance of building long-lasting client relationships and that this is the key to her client's financial success.

Yi Ki (Pinky) Lam is a Sub-Authorised Representative of Alpmega Advisory Pty Ltd, Corporate Authorised Representative No. 1294873. Authorised Representative No. 334563.

Qualifications

Pinky Lam holds a Masters in Applied Finance, Bachelor of Accounting and Finance, Advance Diploma in Financial Planning, is an Accredited Aged Care Professional, and meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Yi ki (Pinky) Lam is a member of the Financial Advice Association Australia (FAAA) and abides by their code of professional conduct and ethics.

Authorisations

Pinky is authorised to provide advice and deal in the following financial products:

- Life Products including Investment Life Insurance Products & Life Risk Insurance Products;
- Interests in Managed Investment Schemes including Investor Directed Portfolio Services;
- Deposit & Payment Products;
- Retirement Savings Accounts ("RSA") products;
- Debentures, Stocks or Bonds issued or proposed to be issued by a Government;
- Superannuation;
- Self Managed Superannuation Funds;
- Aged Care; and
- Margin Lending/Gearing

Yi Ki (Pinky) Lam

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Financial Adviser Profile

Alpmega Advisory Advice Fees and Charges

Pinky will be paid by Financial Planning Advice Fees as described in the Financial Services Guide. The amount of the benefit and how it is calculated will be advised to you during your initial meeting.

Pinky provides a complimentary initial consultation to discuss financial services to suit your individual needs.

Pinky's hourly rate for Financial Services is $330 incl. GST and you will be notified of the time involved prior to the commencement of any work if applicable.

Pinky's fee for the preparation of a Statement of Advice and other Advice documents will vary depending on the complexity involved and the time taken. You will be notified of the costs involved prior to the commencement of any work.

Pinky provides the option of ongoing reporting and advisory services. This fee is a fixed fee that will be determined at the time of advice depending on the level of ongoing service required (minimum ongoing service fee of $3,960 p.a. incl. GST). You will be notified of the cost involved prior to the commencement of any ongoing services.

Alpmega Advisory pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Pinky is a Director of Alpmega Advisory and will receive a salary/benefit from this company.

Other Benefits Pinky May Receive

From time to time Pinky may be invited to social or sporting events and receive the occasional gift such as a bottle of wine or hamper on special occasions. These non-cash benefits will have a value of less than $300. A register listing the details of any non-cash benefits between $100 and $300 is maintained. These invitations and gifts do not influence the advice provided to you. If you would like more information you can request a copy of the register.

Level 1, 607 Bourke Street
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