



LGT Wealth Management Limited
ABN 50 005 311 937 / AFS Licence No 231127
E: info-au@lgt.com
W: lgtwm.com.au

Supplementary Financial Services Guide

14 August 2025, effective 22 September 2025

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Purpose and content of this document

LGT Wealth Management Limited, which is the holder of AFS Licence No. 231127, is providing you with this *Supplementary Financial Services Guide* ('**SFSG**') to update and supplement the information contained in the LGT Wealth Management *Financial Services Guide* ('**FSG**') effective 22 September 2025.

This SFSG is an important document and must be read together with the FSG. Please note that unless otherwise defined, capitalised terms used in this SFSG have the same meaning as those set out in the FSG or the Terms of Engagement or Client Services Agreement (as applicable).

LGT Wealth Management has acquired the Commonwealth Private Advice ('**CPA**') business from Commonwealth Private. This SFSG has been prepared specifically for clients of the CPA business who have transferred to LGT Wealth Management, to reflect the integration of CPA into LGT Wealth Management's business. This SFSG outlines the expanded range of services, the incorporation of new advisory personnel, and any changes to terms and conditions resulting from the acquisition. Clients are encouraged to review this SFSG to understand how the integration may affect their relationship with LGT Wealth Management and the services provided. This SFSG is intended to be distributed only to former clients of CPA who are clients of LGT Wealth Management.

What changes are made by this SFSG

This SFSG makes the following changes to the FSG:

1. Not Independent

At the end of section 1.1 (Purpose and content of this FSG) of the FSG, the following is added:

Not Independent

LGT Wealth Management is not independent, impartial, or unbiased in relation to the provision of personal advice to a retail client, because:

- LGT Wealth Management has associations with related entities and other providers, and it is part of a corporate group that includes product providers;
- Your adviser is expected to follow an approved product list ('**APL**') and an off-APL approval process; and
- Your adviser or LGT Wealth Management may receive (as referred to in Section 2 (*Information about fees and other benefits, and our relationships and associations*) of this FSG):
 - fees paid to facilitate a capital raising
 - gifts or non-monetary benefits of less than \$300 in value from each product provider, each year

2. Personal advice to retail clients

The following text in section 1.4 (*Who will give you advice and what we are responsible for*) is deleted:

"However, we do not intend to provide Personal Advice to Retail Clients, unless the advice relates to a superannuation product or retirement savings account in certain circumstances. References in this FSG to providing SoAs and other disclosures as required by law should be considered in this context."

3. No margin lending or FX derivatives

Notwithstanding anything in the FSG to the contrary, you will not be eligible to receive Margin Loans issued by us or transact in LGT Wealth Management FX Derivatives.

4. Where you can find information

At the end of section 1.6 (*Where you can find more information about the services*) of the FSG, the following is added:

"If you are a retail client, you may also receive portfolio management services and support from us under the Terms of Engagement. The Terms of Engagement provide access to strategic advice services and portfolio management services for the duration of the agreement, and will give you access to your financial adviser, portfolio management and maintenance services suitable to the portfolio you hold, and the alignment of your portfolio to your objectives and personal circumstances. The fees associated with such services are detailed in Section 2 (*Information about fees and other benefits, and our relationships and associations*) below."

5. Fees that you may pay

The information in section 2.1 (*What fees and other benefits we may receive*) is replaced with the following:

"If you are a retail client, the table below sets out the standard fees, commissions (if the law allows) and other benefits that we receive for the financial services that we provide.

You may also pay fees to Service Providers in relation to products and services that you engage them to provide. These will be explained in documents that the Service Providers will issue to you.

Subject to your Terms of Engagement, we reserve the right to change these fees.

All amounts shown are in Australian dollars.

Service	Fees and other information about benefits (inclusive of GST)
Strategic advice For strategic advice that we provide to you, and the implementation of that advice if you agree to proceed with our recommendation	<p>As specified in your Terms of Engagement. We will confirm the fee applicable and obtain your consent to proceeding prior to commencing to provide the advice.</p> <p>The fee for our strategic advice service will be based on the scope and complexity of the advice and services we are going to provide to you and take into account your particular circumstances and any requests you may have made.</p> <p>We generally charge up to \$5,500 for strategic advice. If the advice you require is more complex than our standard pricing accommodates, we may charge on an hourly rate basis.</p>
Portfolio management For portfolio management services set out in your Terms of Engagement	<p>As specified in your Terms of Engagement – a fixed amount for the period of the service, subject to a minimum of \$9,450 for a 12-month engagement.</p> <p>The fee amount will be based on the complexity of your portfolio and needs, and how you wish to engage with us.</p>
Fees for service For transaction without advice services	<p>As agreed with you before we provide the service.</p> <p>Fees will generally be based on an hourly rate for the time taken to provide the service, with the minimum rate being \$550 per hour.</p>
Brokerage May apply to transactions of securities, derivatives and listed investments	<p>For trades executed using our nominated broker, Australian Investment Exchange Limited ('AUSIEX'): up to 0.10% of the value of each trade, subject to a minimum fee of \$19.95 per trade. Brokerage fees are charged by the broker.</p> <p>For trades executed using a broker other than our nominated broker, for example where you hold your investments through a Separately Managed Account ('SMA'), brokerage will be as disclosed in the relevant PDS or IDPS guide.</p> <p>Brokerage charges are in addition to strategic advice fees.</p>

If you are a wholesale client, your fees are set out in your Client Services Agreement."

6. Other Fees

In section 2.4 (*Other Fees associated with our Transaction services*):

– Delete the heading "**Term Deposits**" and the two lines below it.

– At the end of the section, add the following:

"For Other Platforms, you should refer to the Investor Directed Portfolio Service Guide, PDS or other guide or disclosure document (as applicable), or supplement thereto, for those services for details of the fees applicable to them."

– All references to "Fees" should be read as referring to any fee referable to and agreed with you in respect of a service you receive from us or a Service Provider.

7. Commissions and other benefits

At the end of section 2.6 (*Commissions we receive from Financial Product issuers and other Service Providers*), add the following:

“Benefits we may receive

Where permitted by law, we may receive initial and/or ongoing commissions from life insurance providers, where life insurance has previously been arranged for you through them.

The following table details the life insurance commissions we may receive.

Life Insurance	Initial commission (payable in the year of increase in cover)	For an increase in cover added to an existing policy issued: Before 1 January 2018 – up to 130% of the increase premium. After 1 January 2018 – up to 66% of the increase premium. The initial commission will not exceed 33% of the increase in premium for level commission structures.
	Ongoing commission payable (payable each year after the year of increase in cover)	For an increase in cover added to an existing policy issued: Before 1 January 2018 - up to 40% per annum of the premium. After 1 January 2018 – up to 22% per annum of the premium. The ongoing commission will not exceed 33% per annum of the premium for level commission structures.”

8. How your financial advisor is paid

Replace the content in section 2.7 (*What our Investment Advisers are paid*) with the following:

“Investment Adviser remuneration is paid by LGT Wealth Management where permitted by the law. As agreed with them and set out in their employment contract with LGT Wealth Management, your Investment Adviser is paid a salary and may also receive additional remuneration (depending on the year of their employment with LGT Wealth Management) comprising either or both of:

- an annual performance bonus payment if they achieve agreed objectives; or
- an incentive plan under which they may receive a proportion of the revenue that they earn in respect of wholesale clients.

To the extent that the law allows, your Investment Adviser may also receive alternative forms of remuneration including non-monetary benefits such as costs of maintaining professional development, business development, and attendance at conferences.”

9. Protecting your privacy

Section 3 of the FSG applies to you as if each reference to “Account Terms and Conditions” were replaced with “Account Terms and Conditions, Terms of Engagement or Client Service Agreement (as applicable)”.

10. Definitions

Section 5.1 (*Definitions*) of the FSG is amended to include the following definitions, inserted in the correct alphabetical order within the existing definitions:

Client Services Agreement means the 'Client Services Agreement' or other agreement that you may have entered into with Commonwealth Private as a wholesale client for the provision of portfolio management services, advisory services and / or any other financial services to you, as novated from Commonwealth Private to us as part of our acquisition of the CPA business.

Commonwealth Private means Commonwealth Private Limited ABN 30 125 238 039 AFSL 314018.

Approved Product List means a list, maintained by us, of financial products that an Investment Adviser is permitted to recommend to clients (whether all clients or a specified group of clients).

Other Platform means investment administration platforms including those operated by Colonial First State Investments Limited, Macquarie Investment Management Limited and Netwealth Investments Limited or such other platform as we agree with you.

Portfolio Management Services has the same meaning as set out in your Terms of Engagement.

SFSG means this Supplementary Financial Services Guide.

Terms of Engagement means the 'Terms of Engagement' or other agreement that you may have entered into with Commonwealth Private as a retail client for the provision of portfolio management services, advisory services and/or any other financial services to you, as novated from Commonwealth Private to us as part of our acquisition of the CPA business.

Contact us

LGT Wealth Management Limited

ABN 50 005 311 937
AFS Licence No. 231127

E: info-au@lgt.com

W: lgtwm.com.au

Adelaide

Level 26, Westpac House
91 King William Street
Adelaide SA 5000

T +61 8 8403 9400

Brisbane

Level 18, Riverside Centre
123 Eagle Street
Brisbane QLD 4000

T +61 7 3918 3600

Melbourne

Level 17
101 Collins Street
Melbourne VIC 3000

T +61 3 9245 6000

Sydney

Level 32, Chifley Tower
2 Chifley Square
Sydney NSW 2000

T +61 2 8422 5500