Financial Services Guide

Preparation Date: June 2026

This Financial Services Guide (**FSG**) is an important document for retail investors. It provides you with information about **Licensee: ORA Wealth Pty Ltd** (**ORA Wealth**) (ACN 683 090 637, AFSL 700262) ('ORA', 'we', 'us'; or 'our') to help you fully understand the financial services we offer.

This guide contains important information about:

- The services we offer and their cost
- Any potential conflicts of interest which may impact the services
- How we are remunerated; and
- How we deal with complaints if you are not satisfied with our services.

Authorised Representatives (Representatives)

- Callery Wealth Management Pty Ltd as trustee for the Callery Wealth Trust trading as "ORA Private Wealth" (ASIC 1322050) (ABN 80 599 120 486)
- Ben Snedeker (ASIC 330530)

The Authorised Representatives act on behalf of ORA Wealth who is responsible for the services that they provide.

Contact Details

Suite 4, 569 Stirling Hwy, Cottesloe WA 6011
+61 8 9389 3610
Contact@oraprivate.com.au
www.oraprivate.com.au

Not Independent

ORA and its representatives are not independent, impartial or unbiased (which are restricted words or expressions under the Corporation Act) in relation to the provision of personal advice to retail clients because ORA, its representatives and its associates and affiliates may receive monetary benefits in connection with that advice. For further information regarding how ORA is remunerated, please refer to the section titled Remuneration on pages 2 and 3 of this FSG.

ORA Wealth

ORA Wealth Pty Ltd holds an Australian Financial Services Licence (**AFSL**) which has been issued by the Australian Securities and Investments Commission (**ASIC**).

ORA Wealth is required to comply with the obligations of the Corporations Act 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 it and its current and past representatives provide.

What services do we provide?

Ben Snedeker is authorised to provide personal advice and dealing services in the following areas:

- Superannuation and Self-Managed Superannuation Funds (SMSF)
- Retirement planning
- Portfolio administration and management
- Managed investments
- Securities (direct shares)
- Standard margin lending facilities
- Derivatives
- Deposit and Payment Products
- Investment Life Insurances
- Life Risk Insurances
- Retirement Savings Accounts
- Government debentures, Stocks and Bonds

The financial advice process

We recognise that the objectives and personal circumstances of each client are different and what is right for one client may not be right for another.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice (**SoA**) which you can take away and read.

The Statement of Advice will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

For administration platforms and managed funds, we will provide you with a Product Disclosure Statement (**PDS**). This contains information to help you understand the product being recommended.

At all times you can contact us and ask questions about our advice and the products we recommend. You can provide instructions to us in writing, via phone or via email.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice, it will be documented in a Record of Advice (**RoA**) which we retain on file. You can request a copy of the Record of Advice document at any time up to 7 years after the advice is provided.

Remuneration

Fees
All fees for our services are payable to ORA.

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. We will agree the fee with you before providing you with advice.

Advice Implementation Fee
If you decide to proceed with our advice, we may charge a fee for the time we spend to assist you with implementation. We will let you know what the fee will be in the SoA.

Ongoing Service Fees
We provide ongoing advice and portfolio administration services. Our ongoing fees depend on the services that we provide to you.

Ongoing service fees will be based on the value of your account and will be paid monthly. The services and fees will be set out in the SoA or RoA that we provide to you.

Transaction Fees
We charge transaction fees (brokerage) for share trades. The fees will typically be based on the value of a trade with a minimum fee. The fees will be set out in the SoA or RoA that we provide to you. Further fees may apply in special circumstances e.g., failed trades, rejected payments and contract note copies.

Commissions
We receive commissions and other benefits from some product providers. The commission or benefit will vary depending on the recommended product and will be documented in the SoA or ROA.

Stamping Fees
We may receive one-off stamping fees where you invest in equity and debt issues e.g., initial public offerings (**IPO's**), placements and other capital raisings. These will be paid by the issuer of the investment and will typically be a set % of the investment amount.

Other Benefits
We may also receive additional benefits by way of sponsorship of education seminars, conferences or training days. Details of any benefits received above $100 will be maintained on a register which is available to you on request.

Adviser Remuneration
As beneficial owner, Ben Snedeker is remunerated in the way of any profits of Callery Wealth Management Pty Ltd Trading as "ORA Private Wealth" (ABN 80 599 120 486).

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

We endeavor to always provide you with the best advice and service. If you are not satisfied with our services, then we encourage you to contact us. Please call us, send us an email or put your complaint in writing to our office.

If you are not satisfied with our response, you can refer it to the Australian Financial Complaints Authority Ltd (**AFCA**). You can contact AFCA on 1800 931 678. This service is provided to you free of charge.

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.oraprivate.com.au

This Financial Services Guide is authorised for distribution by ORA Wealth Pty Ltd.