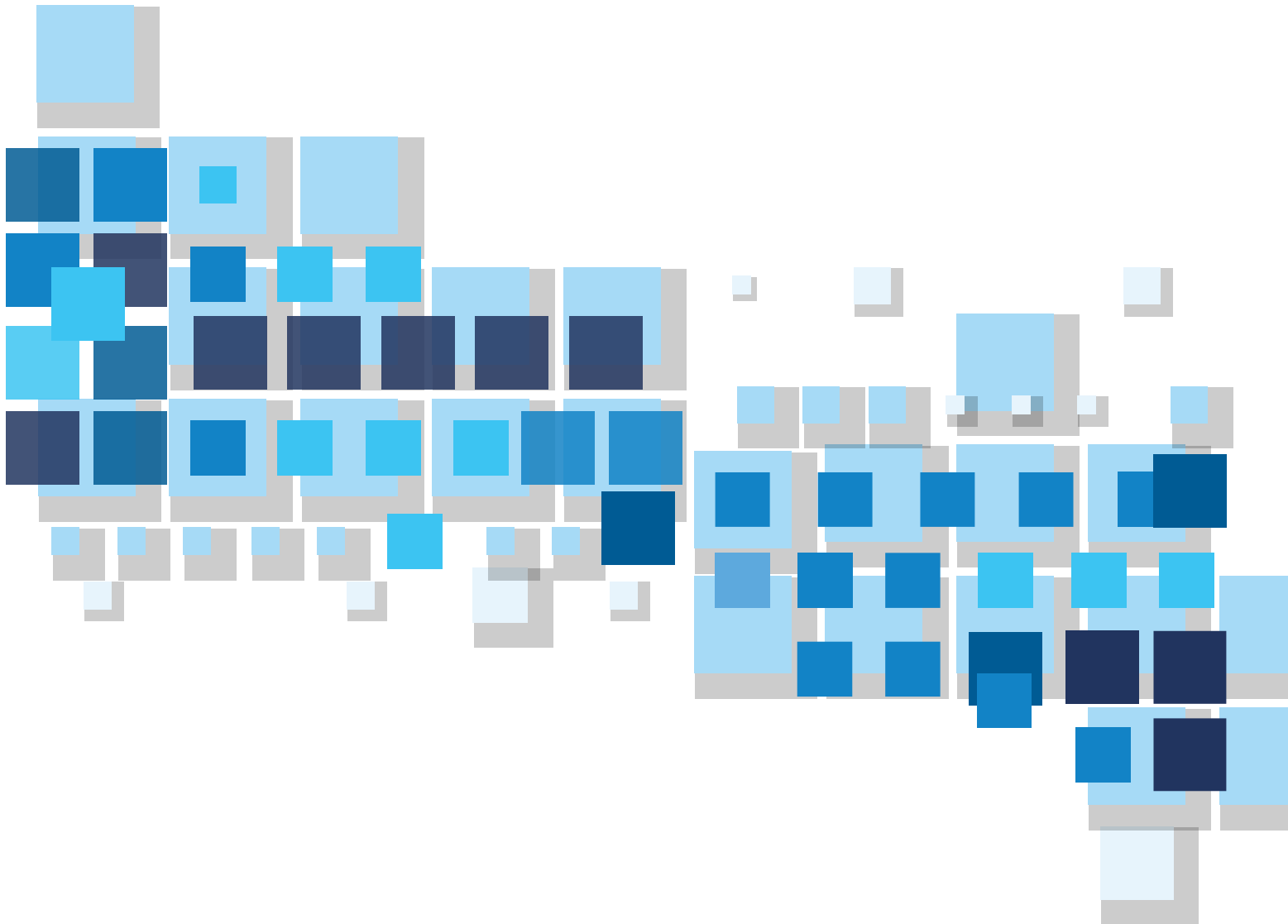
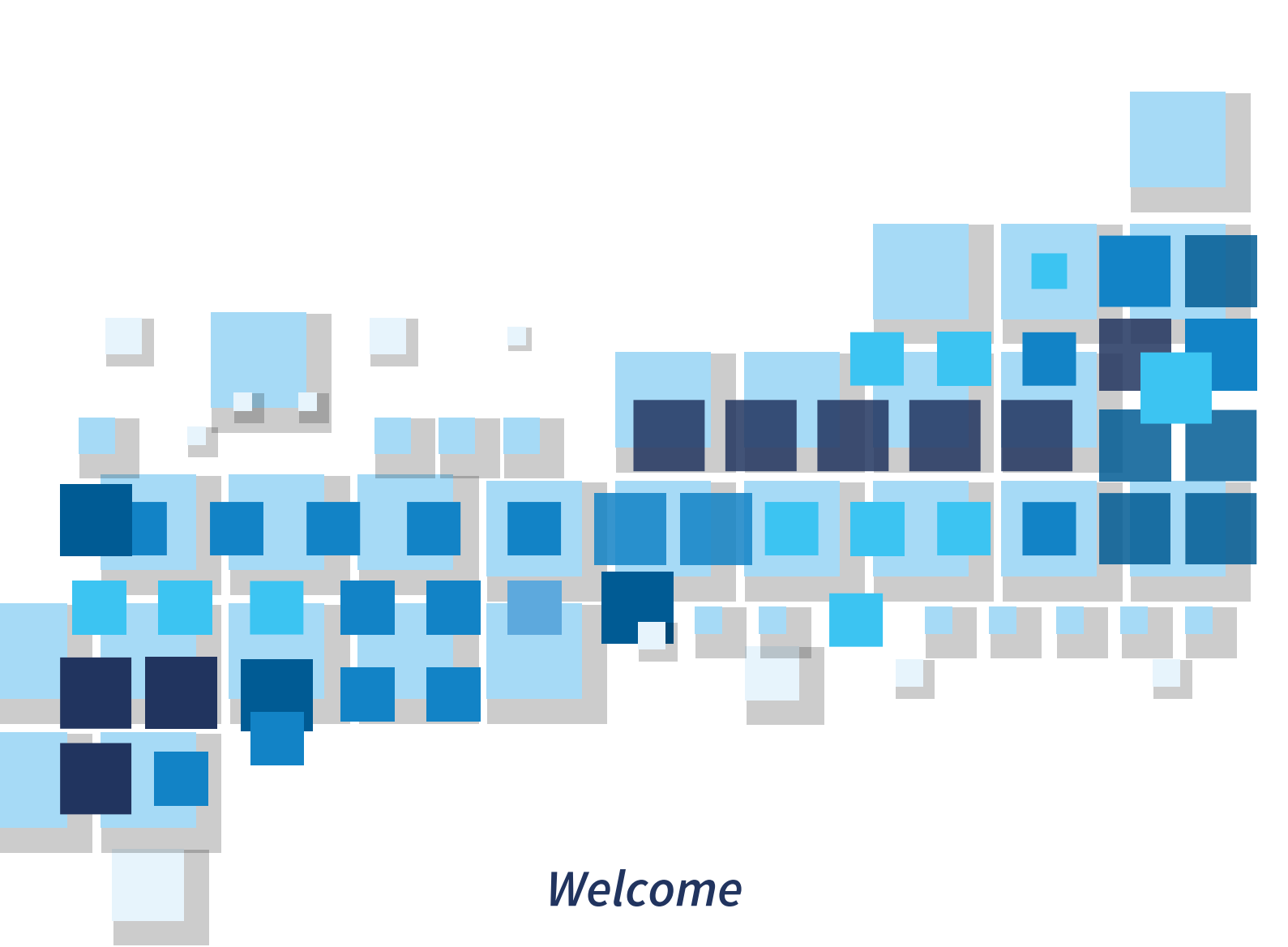


Eclipse

Licensee Pty Ltd

Financial Services Guide



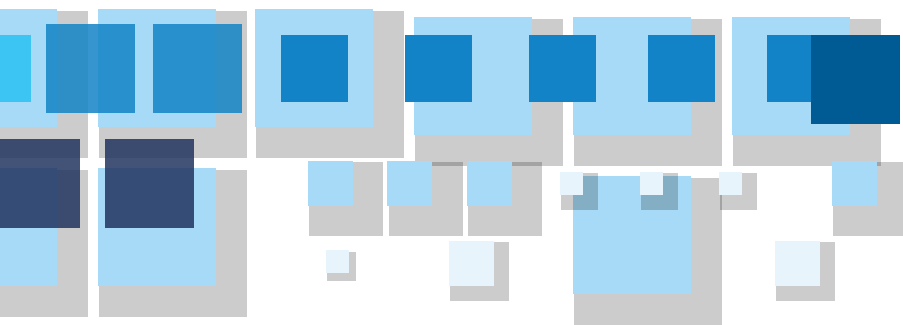


Welcome

We welcome you to Eclipse Licensee Pty Ltd. Our initial obligation at the start of the relationship is to fully inform you of your rights and entitlements and detail the services we provide.

This Financial Services Guide (FSG) is intended to inform you of certain basic matters relating to your relationship with our Authorised Representative and with us, prior to you being provided with an authorised financial service. Subjects covered in this FSG include who we are, contact details for us and our Authorised Representative, how we and our Authorised Representatives are remunerated, what to do in the event of a complaint, and the method by which we engage our professional advice process. It is our duty to provide you with this document at the first available opportunity.

This document is Part 1 of our FSG and should be read in conjunction with ‘Part 2 – Adviser Profile’, which will be given to you with this FSG.



Getting started

Who is your Adviser?

Your adviser is an Authorised Representative of Eclipse Licensee Pty Ltd. Details of your adviser, and the charging methodology are contained in the attached Adviser Profile.

Who is responsible for the advice given to you?

Eclipse Licensee Pty Ltd is responsible for the financial services provided to you.

Eclipse Licensee Pty Ltd

Business address: Ground Floor, Suite 2,
315 Main Street, Morningson, Vic, 3931

Telephone No: (03) 5973 6844

Email: licensee@eclipsefm.com.au

Provision of advice

When will you receive a Statement of Advice?

You are required to receive a Statement of Advice whenever our Authorised Representative provides you with personal advice which takes into account your objectives, financial situation and needs. This Statement of Advice will contain the basis on which the advice is given, personal information, recommendations and information about fees, remuneration and associations which may have influenced the provision of the advice.

Thereafter, if your circumstances have not significantly changed, our Authorised Representative can provide you with another Statement of Advice or a Record of Advice as a confirmation of the advice provided. You are able to request a copy of these documents from our Authorised Representative at any time up to a period of seven years.

Product Disclosure Statement

When our Authorised Representative makes a recommendation to acquire a particular financial product, you must also be provided with a Product Disclosure Statement from the issuing product provider which gives full details of the recommended product to assist in making an informed decision to acquire that product.

Renewal Notice

A Renewal Notice will be issued every year if you have entered an ongoing fee arrangement. The Renewal Notice will give you the option of renewing the ongoing fee arrangement.

How will you pay for the services provided?

A fee may be charged for our services. This may be waived or partially offset by brokerage, commission or fees if you proceed. Upon implementation of the recommendations, our Authorised Representative may receive an upfront fee, commission (for risk insurance products) or a combination of both depending on how you agree to pay for the services. Fees can be based on the services received as agreed between you and our Authorised Representative. Costs and remuneration will be disclosed in your Statement of Advice.

A consulting fee may also be payable from time to time, depending on any extra work required. Further details are provided in the Adviser Profile section.

Not Independent

Eclipse Licensee PTY LTD may receive commissions from insurance products. As such we are not able to refer to ourselves as 'Independent', 'Impartial', or 'unbiased'.

Life Insurance advice

If you decide to purchase a life insurance product, unless stated to the contrary in your Statement of Advice, Eclipse Licensee Pty Ltd has elected to receive commission from the product providers and not invoice you directly for services provided.

Please refer to the “Adviser Profile” section of this FSG for further details.

If you do not continue with a purchased life insurance product for a full 24 months, the commission received by Eclipse Licensee Pty Ltd is returned to the insurance company, and you may then be invoiced for this amount.

What financial services are offered?

Eclipse Licensee Pty Ltd is the holder of an Australian Financial Services (AFS) Licence which allows us to provide financial product advice and deal in the following financial products:

- Deposit Products
- Non Basic Deposit Products
- Government debentures, stocks or bonds
- Life insurance investment products
- Life insurance risk products
- Managed Investments including Investor
- Directed Portfolio Services
- Retirement Saving Accounts
- Securities
- Superannuation
- Self-Managed Superannuation Funds

The Adviser Profile page outlines the financial services that your adviser is authorised to provide on behalf of Eclipse Licensee Pty Ltd. Your adviser is also not able to provide advice on products that are not on Eclipse Licensee Pty Ltd’s Approved Product List or have not otherwise been approved by Eclipse Licensee Pty Ltd.

Before receiving advice

Will we provide you with advice suitable to your needs and financial circumstances?

Yes. In order for us to provide quality advice, you need to supply us with your individual objectives, financial situation and needs. You have the right not to divulge this information; if you do not wish to do so then we are required to warn you that before acting on the advice provided, you will need to consider the appropriateness of the advice with regards to your personal situation and needs. You should ask your Authorised Representative about these consequences if you are not sure.

What should you know about the risks of the financial products or strategies we recommend to you?

Our Authorised Representative will explain to you any significant risks of the financial products and strategies which are recommended to you.

What information do we maintain in your file, and can you examine your file?

Our Authorised Representative will maintain a record of your personal profile, which includes details of your objectives, financial situation, needs, copies of recommendations made to you and any products acquired by you.

If you wish to examine your file, we ask you to make a request in writing and allow up to fourteen (14) working days for the information to be forwarded. You may be charged a fee to cover the cost of verifying the application and locating, retrieving and copying any material requested. If the information sought is extensive, you will be advised of the likely cost in advance, and we can help to refine your request if required.

How you can give instructions

You can contact us directly with any instructions relating to your financial services. This includes giving us instructions by telephone, mail or email. We can only accept your instructions via email once you have signed an authority form.

Investments and Superannuation advice

If you decide to proceed with the investment or superannuation advice provided, you may be charged a flat fee or a percentage fee. The fee may also be reflective of an hourly rate. For details, please refer to the enclosed Adviser Profile section.

Conflicts of Interest

Eclipse Licensee Pty Ltd and our Authorised Representative may receive “additional benefits”, from product providers we deal with such as:

- Contributions to our training and education budget used for making available professional development to our Authorised Representatives, and/or
- Small gifts or entertainment.

“Additional benefits” are not permitted to be paid to our Authorised Representative if they are as a result of, or conditional on, the amount of business an Authorised Representative gives to a product provider.

Eclipse Licensee Pty Ltd holds no interest in or investments in any product provider. Eclipse Licensee Pty Ltd has put measures in place to ensure that these “additional benefits” will not influence any financial product advice provided by Eclipse Licensee Pty Ltd Authorised Representatives.

Dispute Resolution

Who can you complain to if you have a complaint about the provision of financial services to you?

If you have any complaints about a financial service provided to you by an Eclipse Licensee Pty Ltd Authorised Representative, you should take the following steps:

1. Contact your Authorised Representative and tell them about your complaint.
2. If your complaint is not satisfactorily resolved within three working days, or you would prefer not to contact your Authorised Representative, please contact the Complaints Manager at Eclipse Licensee Pty Ltd via any of the following methods:
 - by email to administrator@eclipsefm.com.au
 - by mail to PO Box 3012 Mornington, Victoria 3931;
3. Eclipse Licensee Pty Ltd will endeavour to resolve all complaints within 45 days of lodgement. Should there be special circumstances relating to the complaint, such that it is not reasonable for the complaint to be resolved in that time, Eclipse Licensee Pty Ltd will inform you of the reasons for the delay. We may request an extension of time up to a total of 90 days.
4. If Eclipse Licensee Pty Ltd has not responded within 45 (or 90) days or you are not satisfied with the response, you can lodge a dispute with the Australian Financial Complaints Authority. This service is provided to you free of charge.

Australian Financial Complaints Authority (AFCA)

AFCA is a free and independent dispute resolution scheme.

Phone: 1800 931 678

Website: www.afca.org.au

Address: GPO Box 3, Melbourne VIC 3001

The Australian Securities and Investments Commission (ASIC) also has a free call info line on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Does Eclipse Licensee Pty Ltd have Professional Indemnity Insurance in place?

Yes, Eclipse Licensee Pty Ltd has Professional Indemnity Insurance, in accordance with s912B of the Corporations Act 2001, covering itself and its Authorised Representatives for breaches of professional duty whilst conducting their professional services. Subject to the policy terms and conditions of cover, the policy extends to include cover for professional indemnity claims made against past employees and Authorised Representatives who no longer work for Eclipse Licensee Pty Ltd but who did at the time of the relevant conduct.

Statement of Eclipse Licensee Pty Ltd's Privacy Policy

Eclipse Licensee Pty Ltd is committed to ensuring the confidentiality and security of the information provided by you to us. We support and embrace the Australian Privacy Principles set out in the Privacy Amendment (Private Sector) Act 2000 and the protection afforded by this act for the security of private information held on ordinary Australians.

A full copy of our Privacy Policy is available on our website www.eclipsefm.com.au

We also need to collect copies of your identification to meet our obligations under the Anti-Money Laundering and Counter Terrorism Financing Act 2006. We may also request that you provide us with your Tax File Number, however if you choose not to, there may be tax implications for you.

If you have any complaints about how we handle your private information, please contact us as set out above. We take your privacy seriously and will address your concerns through our complaints handling process. If you believe you do not receive a satisfactory resolution to your concerns, you may contact the Office of the Australian Information Commissioner (OAIC). The website of the OAIC is www.oaic.gov.au.

Eclipse Licensee Pty Ltd Executive Directors:

Shane Casey

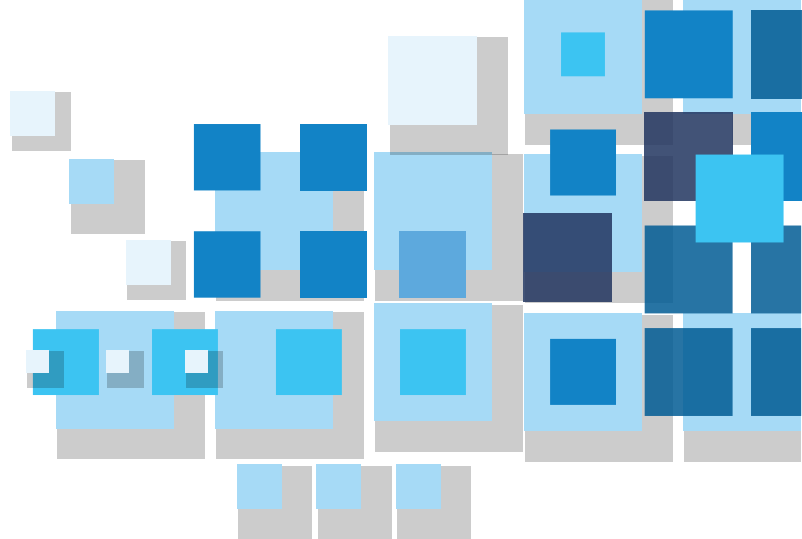
Postal: PO Box 3012, Mornington VIC 3931

Phone: 03 5973 6844

Email: licensee@eclipsefm.com.au

Website: www.eclipsefm.com.au





Adviser Profile

Your Questions - Our Answers

Who will be providing financial services to me?

Bjorn Kutschera, Eclipse Financial Management Pty Ltd t/as Eclipse Financial Management is an Authorised Representative Nos 461687 and 343050 (respectively) acting under authority from Eclipse Licensee Pty Ltd.

Eclipse Financial Management

Business address: Ground Floor, Suite 2,
315 Main Street, Mornington, Vic, 3931
Telephone No: (03) 5973 6844
Mobile No: 0498 270 539
Email: administrator@eclipsefm.com.au

Who is my adviser?

Your adviser will be Bjorn Kutschera and Eclipse Financial Management Pty Ltd, authorised to act on behalf of Eclipse Licensee Pty Ltd.

Bjorn Kutschera has been working in the financial services industry since 2011. Bjorn has a degree in Finance and Accounting and an Advanced Diploma of Financial Planning and is a member of various professional associations.

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Bjorn Kutschera is an employee of Eclipse Financial Management Pty Ltd who is authorised by Eclipse Licensee Pty Ltd to offer you the following services:

- Provide financial product advice; and
- Deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

In respect of the following financial products:

- Deposit and Payment Products
- Debentures, Stocks or Bonds issued by a Government
- Life Products, including
- Investment Life Insurance Products

- Life Risk Insurance Products
- Interests in Managed Investment Schemes (incl IDPS)
- Retirement Savings Account Products
- Superannuation
- Self-Managed Superannuation Funds

We will only recommend a product or strategy to you after considering its suitability for your individual situation and needs.

We do not provide advice in any other area of insurance or investments but can refer you to a professional who specialises in other areas if requested. Any arrangements you make with the other professional will be strictly between you and that person and neither Eclipse Licensee Pty Ltd nor our Authorised Representative accept any responsibility or liability for the advice given.

Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me and how is that commission calculated?

Eclipse Financial Management Pty Ltd will be paid 100% of the brokerage and/or fees received by Eclipse Licensee Pty Ltd minus a fee of 5% for the provisions of professional services from Eclipse Licensee Pty Ltd.

This brokerage is used to provide income after paying for the normal expenses incurred with running a business (eg rent, vehicle, computer, stationery, professional fees etc).

Insurance Monitoring:

Internal databases are maintained detailing client's insurances that were recommended by our Authorised Representative on behalf of Eclipse Licensee Pty Ltd. This does not constitute portfolio monitoring.

Note: This Financial Services Guide Version 5 is for the sole use by Bjorn Kutschera and Eclipse Financial Management Pty Ltd only and was prepared in September 2026, issued with the authority of Eclipse Licensee Pty Ltd. Australian Financial Services Licence No. 517759.

This Adviser Profile, together with the Client Receipt page, is Part 2 of our Financial Services Guide and should be read in conjunction with Part 1 as a complete document.



How we charge for our services

Unless otherwise stated, all fees and commissions are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

Initial consultation	This initial meeting is at no cost to you. Our main aim is to gather information about yourself 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 Statement of Advice Fee Paraplanning fee	The SOA preparation fee will depend on the complexity of your individual circumstances and the type of advice you require. The fee may range from \$0 - \$10,000.
Implementation of Initial Advice Fee (Fee for advice)	This Fee will range from \$0 - \$10,000 depending on the level of complexity of your situation and the advice provided. This fee may be paid by invoice or where authorised by you, deducted from your superannuation or investment account.
Ongoing fee for advice (Retainer) (Fee for advice)	The ongoing advice fee can range from 0% - 2.50% per annum. This fee may be paid by invoice or where authorised by you, deducted from your superannuation or investment account. The ongoing commission/servicing fee enables your adviser to assist you with any policy Administration. For example if you invest \$100,000 and we charge a fee for advice of 1% we will receive \$1,000.
Claims Management Fee	The claims management fee will be negotiated on a case by case basis and charged accordingly, depending on the scope of assistance required.
Financial Consulting Fee	The fee for once off advice ranges between an hourly rate of \$350 and \$500.
Insurance – Initial (Commission on Life Insurance Products)	The relevant insurer will pay initial commission based on a number of factors, including the annual premium, loadings which apply to the premium (such as medical or payment frequency loadings), and any policy or other fees. These factors will vary between insurers. The upfront commission payable to your adviser can range from 30% to 66% of your annual premium (all figures are inclusive of GST and other taxes/ statutory charges). For example, on an insurance premium of \$1,000 that pays 66% initial commission your adviser will receive an upfront commission of \$660. Commission is paid to us by the product provider and is not an additional cost to you.
Insurance - Ongoing (Commission on Life Insurance Products)	Annual commission will be paid when you renew your policy each year. The rate of ongoing commission is between 0% and 33% of the annual policy cost for as long as you hold the product. For example, on an insurance premium of \$1,000 that pays 22% ongoing commission your adviser will receive an ongoing commission of \$220 per annum. Commission is paid to us by the product provider and is not an additional cost to you. Commission may also be paid on the basis of increases in sum insured under your policy. This commission will be calculated on the same basis as initial commission (see above) and will vary depending on the insurer.

