

FINANCIAL SERVICES GUIDE (Part 2)

Adviser Profile

Date of issue 13 October 2026 - Version (1.0)

The financial services offered in this Guide are provided by:

Adviser/Practice details

Vince Panagiotidis
Authorised Representative No. 420434 and
Ascend Financial Group Pty Ltd (Corporate
Representative No.1298930)
314/430 Little Collins Street, Melbourne VIC
3000
0418 800 322
vince@ascendfinancialgroup.com.au
ascendfinancialgroup.com.au

Licensee details

Springboard Wealth Pty Ltd
ABN 33 145 234 528
Australian Financial Services Licence Number:
544118
L12, 412 St Kilda Road, Melbourne VIC 3004
springboardwealth.com.au

The Adviser Profile document

We understand how important financial advice is and wish to thank you for considering engaging a Springboard Wealth adviser to assist you in identifying and achieving your financial goals and objectives.

To assist you in choosing a financial planner, our advisers are required to provide a Financial Services Guide - Part 1 and an Adviser Profile - Part 2, to you prior to providing any personalised financial advice, products and services.

These documents provide you with information regarding the financial planning advice process and charging model used by Vince Panagiotidis, Authorised Representative No. 420434 of Springboard Wealth Pty Ltd (AFSL 544118) to ensure that you have sufficient information to confidently engage Vince to prepare financial advice for you.

Vince operates under Ascend Financial Group Corporate Authorised Representative No. 1298930.

If you have not yet received a copy of our Financial Services Guide - Part 1, please ask your Adviser for a copy or contact Springboard Wealth head office.

About Your Adviser

Vince Panagiotidis has worked in the financial services industry since 2011 and has extensive experience providing personal financial advice to clients across a broad range of financial planning matters.

Vince holds a **Diploma of Financial Services (Financial Planning)** and a **Diploma of Finance and Mortgage Broking Management** through Kaplan Professional. He has also completed further studies in **Ethics and Professionalism in Financial Advice, Commercial Law and Tax for Financial Advising**.

Vince has completed the Financial Adviser Standards and Ethics Authority examination and continues to undertake ongoing professional education and training relevant to the provision of financial advice.

Vince is a co-founder and director of Ascend Financial Group Pty Ltd. He provides advice in areas including superannuation, retirement planning, personal insurance, investments, debt management, budgeting and cashflow, Centrelink and government benefits, and other financial planning strategies that fall within his authorised scope of advice.

Vince's approach is focused on understanding each client's personal circumstances, financial position and objectives, and providing clear and practical advice designed to assist them in achieving their financial goals.

Vince Panagiotidis, Authorised Representative 420434.

Ascend Financial Group Pty Ltd (Corporate Representative No.1298930)

314/430 Little Collins Street, Melbourne VIC 3000

0418 800 322

vince@ascendfinancialgroup.com.au

ascendfinancialgroup.com.au

Financial Services Your Adviser Provides

The financial services and products which Vince can provide advice on comprise:

- Deposit Products, including Non-basic Deposit Products;
- Managed Investment Schemes, including Unit Trusts, Investment Bonds, Property Trusts, Growth Funds, Balanced Funds, Indexed Funds, Cash Management Accounts and Investor Directed Portfolio Services (IDPS);
- Share Market Investments, including Securities;
- Government Debentures, Stocks or Bonds;
- Tax Effective Investments and tax (financial) advice services in connection with the financial advice provided;
- Superannuation, including Allocated Pensions, Rollovers, Personal Superannuation, Company Superannuation and Retirement Savings Account Products;
- Retirement Planning, including Allocated Pensions and other retirement income strategies;
- Life Insurance Products, including Investment Life Insurance Products, Annuities, Term Insurance, Income Protection, Trauma and Total and Permanent Disability Insurance.

Fees, Charges and Commissions

Vince is a professional adviser who receives payment for the advice and services provided. Your adviser will receive payment either by collecting a fee for service, receiving commissions, or a combination of both.

Fee and Charges

The scope of the services to be provided and the fees payable will be agreed with you before any work is undertaken and will be fully disclosed in your advice documentation. Fees are determined based on the nature, scope and complexity of the advice and services provided. Depending on the services required, fees may be charged as:

- A fixed fee;
- An hourly rate;
- A percentage-based fee; or

- A combination of the above.

Fees may apply for the preparation and implementation of advice, as well as for ongoing advice, review and service arrangements where these services are agreed with you.

The actual fees payable will depend on your individual circumstances, objectives and the complexity of the advice required.

Ascend Financial Group Pty Ltd - Fees and Charges

Fee Type	Description	Fee / Amount
Initial Consultation	Initial meeting to understand your circumstances, objectives and advice requirements.	Complimentary
Statement of Advice Preparation Fee	Fee for the preparation of a Statement of Advice, including analysis of your personal and financial circumstances, research, strategy development, financial modelling where required, preparation of advice documentation and presentation of our recommendations.	General / Non-Product Specific Advice: \$1,100 (incl. GST) Risk-Only Advice: \$990 (incl. GST) Risk and Superannuation Advice: \$1,650 (incl. GST) Self-Managed Superannuation Fund (SMSF) Advice: from \$2,750 (incl. GST), depending on complexity.
Risk-Only Advice Implementation Fee	Where Ascend Financial Group provides personal insurance advice only, no upfront implementation fee is charged where Ascend Financial Group is remunerated by the insurer through initial and ongoing commissions following the successful placement and continuation of the recommended insurance policy or policies.	\$0 (incl. GST)
Superannuation Fund Implementation Fee	Fee for implementing and establishing the recommended superannuation arrangement, including provider liaison, preparation of implementation documentation and completion of the agreed rollover or establishment process.	3.30% of the amount implemented, subject to a maximum implementation fee of \$3,300 (incl. GST).
Retirement Planning / Allocated Pension / Transition to Retirement Implementation Fee	Fee for implementing an agreed retirement strategy, including establishment of an account-based pension, allocated pension or Transition to Retirement arrangement and associated implementation work.	3.30% of the amount implemented, subject to a maximum implementation fee of \$3,300 (incl. GST). Where the advice relates solely to non-superannuation assets, a flat implementation fee of \$3,300 (incl. GST) applies.

Fee Type	Description	Fee / Amount
Self-Managed Superannuation Fund Implementation Fee	Fee for implementation of advice relating to the establishment or restructuring of a Self-Managed Superannuation Fund, where Vince is appropriately accredited and authorised to provide the relevant advice.	\$8,800 (incl. GST)
Comprehensive Review Fee	Fee for a comprehensive review of your financial position and existing strategy. This may include a review meeting, reassessment of your objectives and circumstances, review of superannuation, insurance, investment or retirement arrangements, preparation of written review advice where required, provider liaison and implementation of minor adjustments.	\$2,750 (incl. GST)
Insurance Commissions	Where personal insurance advice is provided, Ascend Financial Group Pty Ltd and/or its authorised representatives may receive initial and ongoing commissions from the insurer following successful placement and continuation of the recommended insurance policy or policies.	Initial and ongoing commissions will be disclosed to you in accordance with applicable legal and regulatory requirements and in your advice documentation.
Additional or Varied Professional Fees	Additional fees may apply where your circumstances materially change, the scope or complexity of the advice increases, information provided is incomplete or subsequently revised, or additional research, modelling, compliance, administration or implementation work is required outside the originally agreed scope.	Any additional or revised fee will be disclosed to you in writing and agreed with you before the additional work is undertaken.
Fees Where Advice Is Not Implemented	Where a Statement of Advice has been prepared, presented or substantially completed and you decide not to proceed with the recommendations, the applicable Statement of Advice preparation fee may remain payable. Where implementation, underwriting, provider liaison or other professional work has already commenced at your instruction, reasonable professional costs for work already performed may also be payable.	The applicable Statement of Advice preparation fee and, where relevant, reasonable professional costs for additional work already undertaken.

Fee Type	Description	Fee / Amount
Insurance Commission Clawback / Reimbursement	Where insurance advice has been implemented on a nil upfront implementation fee basis and insurer-funded remuneration is subsequently clawed back, reversed or forfeited because an implemented policy is cancelled, materially reduced, replaced, transferred or otherwise terminated within the applicable insurer clawback period, Ascend Financial Group may charge a reasonable professional implementation fee in accordance with the terms of your engagement.	Any reimbursement fee will not exceed the amount of commission clawed back or otherwise lost by Ascend Financial Group, together with reasonable direct administrative costs associated with the implementation of the insurance arrangements.
Referral Arrangements	Where a referral arrangement applies, any fee, commission or other benefit associated with that arrangement will be disclosed to you where required.	Any applicable amount or benefit will be disclosed to you in accordance with applicable disclosure requirements.

FINANCIAL SERVICES GUIDE (Part 2)

Adviser Profile

Date of issue 13 October 2026 - Version (1.0)

The financial services offered in this Guide are provided by:

Adviser/Practice details

Azim Pir
Authorised Representative No. 1241301 and
Ascend Financial Group Pty Ltd (Corporate
Representative No.1298930)
314/430 Little Collins Street, Melbourne VIC
3000
0452 271 678
Azim@ascendfinancialgroup.com.au
ascendfinancialgroup.com.au

Licensee details

Springboard Wealth Pty Ltd
ABN 33 145 234 528
Australian Financial Services Licence Number:
544118
L12, 412 St Kilda Road, Melbourne VIC 3004
springboardwealth.com.au

The Adviser Profile document

We understand how important financial advice is and wish to thank you for considering engaging a Springboard Wealth adviser to assist you in identifying and achieving your financial goals and objectives.

To assist you in choosing a financial planner, our advisers are required to provide a Financial Services Guide - Part 1 and an Adviser Profile - Part 2, to you prior to providing any personalised financial advice, products and services.

These documents provide you with information regarding the financial planning advice process and charging model used by Azim Pir, Authorised Representative No. 1241301 of Springboard Wealth Pty Ltd (AFSL 544118) to ensure that you have sufficient information to confidently engage Azim to prepare financial advice for you.

Azim operates under Ascend Financial Group Corporate Authorised Representative No. 1298930.

If you have not yet received a copy of our Financial Services Guide - Part 1, please ask your Adviser for a copy or contact Springboard Wealth head office.

About Your Adviser

Azim Pir has worked in the financial services industry since 2011 and has experience in both compliance and the provision of personal financial advice.

Azim holds a **Graduate Diploma of Financial Planning** through Kaplan Higher Education Pty Limited and a **Diploma of Financial Services** through RMIT University. He also holds a **Certificate IV in Finance and Mortgage Broking** and has completed further studies in **Superannuation and Retirement Planning** and **Self Managed Superannuation Funds**.

Azim has completed the Financial Adviser Standards and Ethics Authority examination and continues to undertake ongoing professional education and training relevant to the provision of financial advice.

Azim is a co-founder and director of Ascend Financial Group Pty Ltd. He provides advice in areas including superannuation, retirement planning, personal insurance, investments, debt management, budgeting and cashflow, Centrelink and government benefits, and other financial planning strategies that fall within his authorised scope of advice.

Azim's approach is focused on understanding each client's personal circumstances, financial position and objectives, and providing clear and practical advice designed to assist them in achieving their financial goals.

Azim Pir, Authorised Representative 1241301.

Ascend Financial Group Pty Ltd (Corporate Representative No.1298930)

314/430 Little Collins Street, Melbourne VIC 3000

0452 271 678

Azim@ascendfinancialgroup.com.au

ascendfinancialgroup.com.au

Financial Services Your Adviser Provides

The financial services and products which Vince can provide advice on comprise:

- Deposit Products, including Non-basic Deposit Products;
- Managed Investment Schemes, including Unit Trusts, Investment Bonds, Property Trusts, Growth Funds, Balanced Funds, Indexed Funds, Cash Management Accounts and Investor Directed Portfolio Services (IDPS);
- Share Market Investments, including Securities;
- Government Debentures, Stocks or Bonds;
- Tax Effective Investments and tax (financial) advice services in connection with the financial advice provided;
- Superannuation, including Allocated Pensions, Rollovers, Personal Superannuation, Company Superannuation, Self Managed Superannuation Funds and Retirement Savings Account Products;
- Retirement Planning, including Allocated Pensions and other retirement income strategies;
- Life Insurance Products, including Investment Life Insurance Products, Annuities, Term Insurance, Income Protection, Trauma and Total and Permanent Disability Insurance.

Fees, Charges and Commissions

Azim is a professional adviser who receives payment for the advice and services provided. Your adviser will receive payment either by collecting a fee for service, receiving commissions, or a combination of both.

Fee and Charges

The scope of the services to be provided and the fees payable will be agreed with you before any work is undertaken and will be fully disclosed in your advice documentation. Fees are determined based on the nature, scope and complexity of the advice and services provided. Depending on the services required, fees may be charged as:

- A fixed fee;
- An hourly rate;
- A percentage-based fee; or

- A combination of the above.

Fees may apply for the preparation and implementation of advice, as well as for ongoing advice, review and service arrangements where these services are agreed with you.

The actual fees payable will depend on your individual circumstances, objectives and the complexity of the advice required.

Ascend Financial Group Pty Ltd - Fees and Charges

Fee Type	Description	Fee / Amount
Initial Consultation	Initial meeting to understand your circumstances, objectives and advice requirements.	Complimentary
Statement of Advice Preparation Fee	Fee for the preparation of a Statement of Advice, including analysis of your personal and financial circumstances, research, strategy development, financial modelling where required, preparation of advice documentation and presentation of our recommendations.	General / Non-Product Specific Advice: \$1,100 (incl. GST) Risk-Only Advice: \$990 (incl. GST) Risk and Superannuation Advice: \$1,650 (incl. GST) Self-Managed Superannuation Fund (SMSF) Advice: from \$2,750 (incl. GST), depending on complexity.
Risk-Only Advice Implementation Fee	Where Ascend Financial Group provides personal insurance advice only, no upfront implementation fee is charged where Ascend Financial Group is remunerated by the insurer through initial and ongoing commissions following the successful placement and continuation of the recommended insurance policy or policies.	\$0 (incl. GST)
Superannuation Fund Implementation Fee	Fee for implementing and establishing the recommended superannuation arrangement, including provider liaison, preparation of implementation documentation and completion of the agreed rollover or establishment process.	3.30% of the amount implemented, subject to a maximum implementation fee of \$3,300 (incl. GST).
Retirement Planning / Allocated Pension / Transition to Retirement Implementation Fee	Fee for implementing an agreed retirement strategy, including establishment of an account-based pension, allocated pension or Transition to Retirement arrangement and associated implementation work.	3.30% of the amount implemented, subject to a maximum implementation fee of \$3,300 (incl. GST). Where the advice relates solely to non-superannuation assets, a flat implementation fee of \$3,300 (incl. GST) applies.

Fee Type	Description	Fee / Amount
Self-Managed Superannuation Fund Implementation Fee	Fee for implementation of advice relating to the establishment or restructuring of a Self-Managed Superannuation Fund, where Vince is appropriately accredited and authorised to provide the relevant advice.	\$8,800 (incl. GST)
Comprehensive Review Fee	Fee for a comprehensive review of your financial position and existing strategy. This may include a review meeting, reassessment of your objectives and circumstances, review of superannuation, insurance, investment or retirement arrangements, preparation of written review advice where required, provider liaison and implementation of minor adjustments.	\$2,750 (incl. GST)
Insurance Commissions	Where personal insurance advice is provided, Ascend Financial Group Pty Ltd and/or its authorised representatives may receive initial and ongoing commissions from the insurer following successful placement and continuation of the recommended insurance policy or policies.	Initial and ongoing commissions will be disclosed to you in accordance with applicable legal and regulatory requirements and in your advice documentation.
Additional or Varied Professional Fees	Additional fees may apply where your circumstances materially change, the scope or complexity of the advice increases, information provided is incomplete or subsequently revised, or additional research, modelling, compliance, administration or implementation work is required outside the originally agreed scope.	Any additional or revised fee will be disclosed to you in writing and agreed with you before the additional work is undertaken.
Fees Where Advice Is Not Implemented	Where a Statement of Advice has been prepared, presented or substantially completed and you decide not to proceed with the recommendations, the applicable Statement of Advice preparation fee may remain payable. Where implementation, underwriting, provider liaison or other professional work has already commenced at your instruction, reasonable professional costs for work already performed may also be payable.	The applicable Statement of Advice preparation fee and, where relevant, reasonable professional costs for additional work already undertaken.

Fee Type	Description	Fee / Amount
Insurance Commission Clawback / Reimbursement	Where insurance advice has been implemented on a nil upfront implementation fee basis and insurer-funded remuneration is subsequently clawed back, reversed or forfeited because an implemented policy is cancelled, materially reduced, replaced, transferred or otherwise terminated within the applicable insurer clawback period, Ascend Financial Group may charge a reasonable professional implementation fee in accordance with the terms of your engagement.	Any reimbursement fee will not exceed the amount of commission clawed back or otherwise lost by Ascend Financial Group, together with reasonable direct administrative costs associated with the implementation of the insurance arrangements.
Referral Arrangements	Where a referral arrangement applies, any fee, commission or other benefit associated with that arrangement will be disclosed to you where required.	Any applicable amount or benefit will be disclosed to you in accordance with applicable disclosure requirements.