



Platformplus Pty Ltd Financial Services Guide

Version 1.0 08/09/2025

Platformplus Pty Ltd (“**Platformplus**”) ABN 46 103 551 533 is providing you with this Financial Services Guide (“**FSG**”) to assist you in making an informed decision about the financial services and products Platformplus and its Representatives offer. Platformplus is a subsidiary of Infocus Wealth Management Ltd (“**Infocus**”)

Platformplus (“We”, “Us” or “Our”) provides financial services through its Australian Financial Services Licensee (AFSL) No. 563335.

This guide is designed to provide you with important information to assist you in determining whether to use any of the financial services provided by Platformplus or our Representatives.

This guide will provide you with key information about:

1. Who is Platformplus?
2. Contacting Platformplus
3. Financial services we are authorised to provide you
4. Documents you may receive
5. Remuneration, Commission, Fees or Other Benefits
6. Our Relationships
7. Your Privacy
8. Professional Indemnity Insurance
9. What to do if you are not satisfied with our services.

Lack of Independence

Platformplus Pty Ltd, our Related Parties and Representatives are not independent and cannot be considered as impartial or unbiased because:

- a) We may receive volume-based payments or other gifts or benefits from some products recommended to clients; and
- b) Are a wholly owned subsidiary of Infocus, other subsidiaries of Infocus are involved in the investment management of a range of financial products which may be recommended to clients.

1. About Platformplus

Platformplus is the developer of an end to end suite of advice software ecosystem that allows financial advisers, financial planning practice owners and financial advice Licensees to efficiently deliver exceptional advice and services to their clients. PlatformplusAMS is our core advice management system. It connects advisers, paraplanners, client service officers, and clients through a shared platform. It streamlines the advice process, improves client engagement, and supports compliance and operational efficiency. Platformplus is a highly efficient revenue management system that is fully integrated with AMS. PlatformplusPRO is a fully integrated financial modelling, product comparison and strategy optimization tool,

Platformplus is also the Promoter of PlatformplusWRAP, which is integrated into the overall Platformplus ecosystem and is a solution focused investment platform, built in partnership with FNZ. It facilitates stronger adviser-client relationships across Superannuation and Pension accounts through Platformplus Super Wrap USI 18906079389001 and non-superannuation investment portfolios provided through PlatformplusWRAP and IDPS-like managed investment scheme ARSN 651 282 549. PlatformplusWRAP is issued by Equity Trustees Ltd, (ACN 004 031 298) (AFSL 240975), Platformplus Super Wrap is issued by Equity Trustees Superannuation Ltd, (ACN 055 641 757), (RSE R1078770).

2. Contacting Platformplus

OFFICE ADDRESS	Level 2, Cnr Maroochydore Road & Evans St Maroochydore QLD 4558
POSTAL ADDRESS	PO Box 1856 Sunshine Plaza QLD 4558
PHONE NUMBER	07 5406 5000
WEBSITE	platformpluswrap.com.au
EMAIL	info@platformpluswrap.com.au

3. Financial Services and Products We Provide

Platformplus is authorised to **provide financial product advice** to retail and wholesale clients and **deal in a financial product** by applying for, acquiring, varying or disposing of a financial product to retail and wholesale clients on behalf of another person in respect of the following classes of products:

- Deposit products;
- Government debentures, stocks and bonds;
- Life products including investment life insurance products, life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
- Managed Investment Schemes including investor directed portfolio services ("IDPS"), retirement savings accounts ("RSA") products and Managed Discretionary Account (MDA);
- Securities;
- Standard margin lending; and
- Superannuation.

We may also give you general advice. Please note that to the extent that any of our publications, products we manage or services we provide offer advice, this is general financial product advice only. This means that the advice has been prepared without taking into account your investment objectives, financial situation or needs. Before acting on any advice, you should consider the appropriateness of the advice as well as any additional warning, disclaimers or qualifications.

Our publications, products and services should be viewed as an additional investment resource, not as your sole source of information. We recommend you obtain appropriate financial, legal and taxation advice before making any financial investment decision. In addition:

- You should be aware that past performance does not necessarily indicate a financial product's likely future performance; and
- If applicable, before making any decision to acquire a particular financial product, you should obtain and carefully consider the relevant Product Disclosure Document.

4. Documents you may receive

Before you are issued with one of our products or the products we promote, you will receive additional documents that contain information about the particular product to help you make an informed decision about that product.

Product Disclosure Statement (“PDS”)

A PDS is a document that you will receive when you are being recommended or are choosing to invest in a financial product. It includes information about the product's key features, fees, commissions, benefits, risks and the complaints handling procedure.

5. Remuneration, Commission, Fees or Other Benefits

If you invest in one of the products we promote, Platformplus will receive remuneration from various fees and charges.

Some of our fees are based on a percentage of assets invested in PlatformplusWRAP under management, known as an asset based administration fee. There are also a range of fixed dollar fees that are payable if you establish a PlatformplusWRAP account. If you invest in a managed account portfolio via PlatformplusWRAP, there may be an asset based management fee payable to the investment manager of the managed account. This fee and other asset based fees are typically calculated daily and paid monthly in arrears based on the daily value of your account with the platform and the particular managed account portfolio selected. These fees are deducted directly from your platform account and paid to the managed account investment manager or Us by the platform. Platformplus does not charge performance fees.

The details of fees and charges are set out in the relevant PDS and Managed Account Disclosure Statement. If you would like a copy of these documents, please contact us on the contact details listed in this FSG.

All employees of Platformplus receive a salary and are able to participate in any bonus plan relevant to their role, as offered by Infocus from time to time at its discretion.

Our employees may from time to time receive nominal gifts/hospitality from clients and/or product providers. We have strict guidelines in place as to the circumstances and extent to which our employees may accept any such gifts/hospitality. Platformplus regularly reviews all gifts, benefits and entertainment received to ensure adherence with internal policy requirements.

To the extent that any income we receive in respect of, or attributable to, the services that we provide you, as at the date of this FSG we cannot ascertain the amount that we reasonably expect to receive.

If you wish to receive further details about remuneration and related benefits that we are required to disclose to you, please contact us within a reasonable period of time after you receive this FSG and before any financial service identified in this guide is provided to you.

6. Our Relationships

The following entities are all wholly-owned subsidiaries of Infocus Wealth Management Ltd ABN 28 103 551 015:

- Infocus Securities Australia Pty Ltd ABN 47 097 797 049 AFSL and Australian Credit Licence No. 236523 and its representatives provide general and personal advice to retail and wholesale clients;
- Infocus Lending Advisory Pty Ltd ABN 19 134 237 031 and Australian Credit Licence Number 392704, trading as Infocus Lending Advisory, provides mortgage and lending services;
- Infocus Tax & Business Advisory Pty Ltd ABN 40 615 064 983, trading as Infocus Tax & Business Advisory, is responsible for the provision of tax, accounting and business advisory services;
- Infocus Financial Planning Pty Ltd ABN 78 129 238 099, trading as Infocus Financial Advisory, is a Corporate Authorised Representative of Infocus Securities Australia Pty Ltd ABN 47 097 797 049 Australian Financial Services Licence and Australian Credit Licence No. 236523, responsible for financial advisory services provided;
- Alpha Fund Managers Pty Ltd ABN 37 124 085 883 operates as investment manager for the Alpha Funds via a series of Managed Investment Schemes issued by Equity Trustees Ltd operating as the responsible entity and is a Corporate Authorised Representative of Alpha;
- Alpha Investment Management Pty Ltd, (“Alpha”) ABN 13 122 381 908 Australian Financial Services Licence 307379 provides investment management services, including providing services to Managed Accounts that may be established on PlatformplusWRAP;
- Madison Financial Group Pty Ltd ABN 36 002 459 001 Australian Financial Services Licence 246679 provides financial services; and
- Wealthportal Pty Ltd ABN 61 131 002 036 is the promoter of the WealthPortal superannuation platform.

Each entity and their representatives are liable only for the services provided within their discipline.

Platformplus may enter into distribution agreements with financial product issuers where Platformplus promotes the financial products they issue.

When this occurs, Platformplus must ensure that when providing a financial service our interests are not placed ahead of a client's interests so as to have an adverse effect on the client or a financial service the client receives. Platformplus must ensure the financial services it provides are:

- Delivered in accordance with its conflict of interest policies, including disclosure to clients about conflicts of interest that may have a material effect on the financial service the client receives; or an investment decision the client may be considering;
- Based solely on the merits of the financial service being provided and not based on any other relationship that Platformplus or its Representatives may have with that person or financial product (as the case may be); and
- Not made in order to affect the trading price of a financial product.

7. Your Privacy

The privacy of your personal information is important to us. Any personal information we collect such as your name, address, phone and email details are handled in accordance with our Privacy Policy. Our Privacy Policy outlines how we comply with the requirements of the *Privacy Act 1988* and a copy can be obtained by visiting our website. You can access personal information in accordance with our Privacy Policy.

8. Professional Indemnity Insurance

Platformplus holds a professional indemnity insurance policy in accordance with its obligations under section 912B of the *Corporations Act 2001*.

9. What should you do if you are not satisfied with our services?

If you are not happy with Platformplus or the services provided to you, we encourage you to contact our Disputes Resolution Team by either:

Phone: (07) 5406 5000

Mail: Professional Standards Manager
PO Box 1856,
Sunshine Plaza QLD 4558

Email: professionalstandards@infocus.com.au

We will aim to resolve your complaint quickly and fairly. If the complaint cannot be resolved to your satisfaction within 30 calendar days, you have the right to refer the matter to an external dispute resolution scheme.

Lodgement of complaints should be directed to Australian Financial Complaints Authority (AFCA), of which Alpha is a member.

You can contact AFCA by:

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority
GPO Box 3,
Melbourne VIC 3001

Website: afca.org.au

Email: info@afca.org.au

The information in this document is considered to be true and correct at the date of publication. Changes to circumstances after the time of publication may impact on the accuracy of the information held.