your
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FINANCIAL ADVICE

Financial Services Guide

Version v3.0.1 | 24 February 2026

About Us

Cobalt Advisers Pty Ltd

ABN: 64 628 654 099 | AFSL: 512550

Address: Level 3/54 Jephson Street, Toowong QLD 4066

Postal: PO BOX 1100 Toowong DC QLD 4066

Phone: 1800 262 258

Email: operations@cobaltadvisers.com.au

Cobalt Advisers Pty Ltd has authorised your adviser to distribute this Financial Services Guide to you.

Cobalt Advisers Pty Ltd has authorised the distribution, website disclosure of information and, alteration of this FSG to ensure it is up to date.

Purpose of this document

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about our services and whether they are appropriate for you to use.

The FSG covers the following:

- Information about our Cobalt Advisers Pty Ltd
- Who we are and how you can contact us
- The services and products we are authorised to provide advice on and deal with
- Documents you will receive when given advice
- How we handle your personal information
- How we are remunerated
- Our complaints procedure
- Our compensation arrangements
- Information about the person providing your advice

If you have any questions, please contact our office before making any decisions to engage us.

The Financial Services we can provide:

Cobalt Advisers Pty Ltd can provide the following financial services:

- Wealth creation strategies
- Debt reduction strategies
- Cashflow management
- Claims handling services
- Risk management advice (including life and disability insurance)
- Business succession planning.
- Pre-retirement and retirement planning
- Aged care strategies
- Estate Planning
- Tax (financial) advice

The Financial Products we can advise and deal in:

- Basic deposit products
- Government debentures, stocks and bonds
- Life insurance (risk and investment)
- Managed investments including Investor Directed Portfolio Services (IDPS)
- Retirement Savings Accounts
- Securities
- Superannuation
- Self-managed superannuation
- General Advice

Your adviser is authorised by Cobalt Advisers Pty Ltd to provide you with the types of financial advice and product detailed in their adviser profile. Cobalt Advisers Pty Ltd is responsible for any of the financial services provided to you.

Lack of Independence

Cobalt Advisers Pty Ltd, YOUR WELLTH PTY LTD t/a Your Wellth and its advisers are not independent, impartial or unbiased as we receive commissions for the advice we provide on life risk insurance products and charge asset based fees in certain circumstances.

Documents you will receive when given advice

You may specify how you would like to give us instructions, for example by telephone, email or other means.

If you decide to obtain personal advice (that considers your objectives, financial situation and needs) you are entitled to receive a Statement of Advice (SOA). The SOA contains the advice, the basis on which it is given and information about any benefits/remuneration payable. If you receive further advice you may receive a record of advice. You can request the record of the advice by contacting your adviser.

If you are provided with general advice, you will not receive a Statement or Record of Advice. In these situations, your Adviser will provide a warning that the advice does not take into account your personal objectives, financial situation or needs.

A PDS will be provided if a product recommendation is made. It includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

Should you engage us to provide ongoing services to you we will ask you to sign an agreement and tell you the fees applicable. If your fees are payable for more than twelve months you will receive a fee disclosure statement outlining the fees you have paid under the arrangement and fees for

the coming year. Each year we will ask for your consent if you want to pay our fees from accounts you hold (such as your superfund).

You have the right to ask us about our charges, the type of advice we will provide you (whether general or personal), and what you can do if you have a complaint about our services.

Your Adviser has an overriding obligation to act in your best interests.

Your Privacy

Your Adviser is required to maintain physical or electronic records of documentation for any financial advice given to you, including information that personally identifies you and/or contains information about you. We will also collect information from you to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act.

We will generally collect this information directly from you however in some cases we will seek your authority to collect if from other parties such as your accountant or your superannuation fund.

You have the right to not provide personal information to your Adviser. In this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may also decline to provide advice if they feel they have insufficient information to proceed.

These records are required to be retained for at least seven years. If you want to access or update your personal information at any time, please let us know. Note there may be a charge for accessing your file.

Throughout the advice process, your personal information may be disclosed to other service providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers
- IT service providers
- Third-parties engaged by us to assist in providing products or services including licensing obligations.

Some services may require disclosure of personal information to service providers outside Australia. The purpose of such disclosure is to facilitate the provision of financial services by Cobalt Advisers Pty Ltd and its Advisers.

All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988.

Cobalt Advisers Pty Ltd respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please see our Privacy Policy which can be viewed at www.cobaltadvisers.com.au.

Licensee compensation including remuneration, other benefits and potential conflicts of interest

Cobalt Advisers Pty Ltd charges your adviser/s a fee for the provision of services under its Australian Financial Services License.

Any benefits payable to your adviser or their business will be disclosed to you in writing in advice documents, these are also detailed in your adviser/s profile.

Cobalt Advisers Pty Ltd and/or its Advisers may receive non-monetary benefits where:

- The amount is less than $300 and identical or similar benefits are not given on a frequent basis
- The benefit has a genuine education or training purpose (including attendance at conferences) and is relevant to providing financial product advice
- The benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider

These benefits are disclosed in a register which is available upon request.

Cobalt Advisers Pty Ltd and its related companies may receive payments or benefits from product providers in return for granting rights such as being recognised as a sponsor and the right to promote their product and give presentations at conferences and/or professional development training days. Cobalt Advisers Pty Ltd may use these payments to pay for costs associated with such conferences, training or professional development days.

If you have a complaint

Cobalt Advisers Pty Ltd is a member of the Australian Financial Complaints Authority. If you have a complaint about the service provided to you, you should take the following steps:

1. Firstly, contact your adviser and discuss your complaint. If you are unable to resolve the issue within three working days, please contact Cobalt Advisers Pty Ltd using the details at the beginning of this FSG.
2. We will acknowledge receipt of a complaint as soon as practicable and within 24hours.
3. We will investigate your complaint and seek to resolve it quickly and fairly within 30 days. Some complex matters may take longer than this, this will be discussed with you.

4. If you are not satisfied with our response, you have the right to complain to the Australian Financial Complaints Authority (AFCA). This service is provided free of charge to consumers. They can be contacted on 1800 931 678 or info@afca.org.au.

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

Professional Indemnity

Cobalt Advisers Pty Ltd holds Professional Indemnity Insurance that is required under section 912B of the Corporations Act (2001). This insurance policy meets ASIC requirements and covers the conduct of present and past representatives.

Questions?

Please ask us to explain anything you do not understand in this FSG.

Adviser Profile

Version v3.0.1 | 24 February 2026

This adviser profile is a summary about me and should be read in conjunction with my Licensee Financial Services Guide. My profile sets out my contact details, professional details, the services and products I provide and how I am paid.

Harpinder Singh Chipra | AR number 1260472

YOUR WELLTH PTY LTD | CAR number 1316228

ABN 84 688 297 378

Address: 2 Greenhill Road, Wayville SA 5034
Postal: 2 Greenhill Road, Wayville SA 5034

Phone: +61 8 8164 5484

Email: hello@yourwellth.com.au

Your advisers are authorised representatives of Cobalt Advisers Pty Ltd.

About Me

My qualifications:

- Master of Business Administration
- Bachelor of Commerce
- Advanced Diploma of Financial Planning & SMSF
- Diploma of Financial Planning
- Course in Ethics & Professionalism in Financial Advice
- Course in Taxation Law
- Course in Commercial Law
- Qualified under section 921B of the Corporations Act 2001, as set by ASICs qualification standards

Products I can offer you:

I am authorised to provide personal and/or general advice on and deal in the following financial products:

- Basic deposit products
- Government debentures, stocks and bonds
- Life insurance (risk and investment)
- Managed investments including Investor Directed Portfolio Services (IDPS)
- Retirement Savings Accounts
- Securities
- Superannuation
- Self-managed superannuation
- General Advice

How you are charged for services and adviser remuneration

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever I provide a recommendation for a financial product or service, I will be remunerated through either:

- An initial fee for service
- An ongoing fee for service
- A contribution fee or implementation fee
- Commission payments from product providers where applicable
- A combination of any of the above.

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply.

My service fees	
Hourly rate (or part thereof)	$330 + GST
Advice and/or implementation fee	Up to $12,000 Except for complex cases where the fee is specifically agreed.
Ongoing retainer (Fixed fee based on service package)	Up to $9,900 p.a except for special cases where the fee is specifically agreed. We do not charge a percentage fee for new clients.

N.B. The above fees are a guide only, all fees will be documented in either an engagement letter or ongoing service agreement, for your consent, before being charged.

How commission and other forms of remuneration/benefits are calculated

Where an insurer pays a commission, this may be up to 60% of your initial premium and then up to 33% of your ongoing premium. For example, if your premium is $1000 your adviser would receive $660 initial and $330 in ongoing commission.

I receive a salary from YOUR WELLTH PTY LTD and may also receive a management fee or distribution of profits from YOUR WELLTH PTY LTD and/or Cobalt Advisers Pty Ltd. The amount of my salary is dependent on a range of factors including my experience, skills and professional standards.

The exact amounts of any fees, commissions, bonuses or other incentives received by Cobalt Advisers Pty Ltd and me will be disclosed in your SOA or ROA. Fees and commissions are paid to Cobalt Advisers Pty Ltd in the first instance who then pay your adviser/s.

Do I have any referral arrangements, conflicts of Interest or related parties that affect your advice?

YOUR WELLTH has referral arrangements in place with a range of specialist businesses as this allows us to refer you to

Should you be referred to us by one of those specialists such as an accountant, mortgage broker or solicitor, that third party may receive a fee for the referral. You will receive more detailed information concerning any referral fee in your SoA or other relevant document. I do not receive referral fees personally from any party.

Neither your Adviser nor the Licensee have any association or relationship with the issuers of financial products or third-party service providers that might reasonably be expected to be capable of influencing them in the provision of financial services to you.

YOUR WELLTH and I do not own shares in Cobalt Advisers Pty Ltd.

Questions?

Please ask me to explain anything you do not understand in my adviser profile or FSG.