Financial Services Guide (Adviser Profile)

Version 6.3   Commencing 16 July 2026

This adviser profile should be read in conjunction with the Shartru Wealth Management Pty Ltd Financial Services Guide (FSG). It's a snapshot of who I am and it sets out my contact details, professional details, the services and products I provide and how I am paid. I am authorised to distribute this FSG to you. You can contact me using the details below.

National Service Financial Pty Ltd
Corporate Authorised Representative Number 1281192
ACN: 622 673 330   ABN: 58 622 673 330
Address: Suite 302, 1 Bryant Drive, Tuggerah NSW 2259
Phone: (02) 4347 9444
Email: info@nationalservicefinancial.com.au

I have the following qualifications

Stephen Owen, Authorised Representative Number 001253077

- Graduate Diploma in Financial Planning from the Securities Institute of Australia (2004)
- Certified Financial Planner (CFP) (2009)
- Ethics & Professionalism in Financial Advice Course from Kaplan (2024)
- Member of the Financial Advice Association of Australia (FAAA, 2024)
- ICFS SMSF Specialist (SuperConcepts, 2024)

Services Shartru Wealth can advise you on

Please refer to page 2 of the FSG.

Products I can offer you

I am authorised to provide Personal Advice on and deal in the following financial products:

Authorised Financial Products	Stephen Owen
Deposit and payment products limited to: (a) basic deposit products; (b) deposit products other than basic deposit products	✓
Derivatives	N/A
Debentures, stocks or bonds issued or proposed to be issued by a government	✓
Life products including: (a) investment life insurance products; and (b) life risk insurance products	✓
Interests in managed investment schemes including: (a) investor directed portfolio services	✓
Retirement savings accounts	✓
Securities	✓
Standard margin lending facility	N/A
Superannuation (standard)	✓
Self-managed superannuation funds	✓
Tax (financial) adviser	✓
Portfolio Review: • Internal databases are maintained detailing client's investments that were recommended by the licensee. This does not constitute portfolio monitoring. • Portfolios are reviewed on a regular basis, subject to the client's discretion.	✓

How will I charge you for the service?

As an adviser listed under the ADF Financial Advice Referral Program, I provide advice on a genuine fee-for-service basis. I do not receive or retain any form of third-party commission — including on life insurance, investment products, superannuation, mortgages or direct real estate — I do not charge fees calculated as a percentage of your assets, and I do not accept any other form of product sales incentive. This arrangement applies to all of my clients, not only members of the Australian Defence Force.

I can provide you with a fee estimate after assessing your requirements. The fees I charge may be a combination of an hourly rate, a fixed advice and/or implementation fee, and an ongoing retainer, depending on the complexity of your needs and the service package agreed with you. My fees are set out below.

Service Fees	Stephen Owen
Hourly rate (or part thereof)	$330
Advice and/or implementation fee (depending on complexity)	Up to $11,000
Ongoing retainer *(based on service package, billed through agreed method)*	Up to $7,000 for twelve months

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

1. I am a salaried employee of National Service Financial Pty Ltd, which is a Corporate Authorised Representative of Shartru Wealth Management. I receive a regular wage plus dividends. I do not receive any fees or commissions for the advice I provide.
2. I provide financial advice on a genuine fee-for-service basis. I do not receive or retain any commission from the issuer of any financial product I recommend, including life insurance and life risk insurance products. Where a financial product would otherwise pay a commission, I arrange for a nil-commission option to apply, or for any commission to be rebated to you in full, so that my remuneration is not influenced by the product recommended.
3. I do not charge fees calculated as a percentage of your assets (asset-based fees), and I do not receive any other form of product sales incentive, bonus or benefit from a product issuer.
4. I may receive a salary, management fee or distribution of profits from the Corporate Authorised Representative and/or Shartru Wealth. The amount of this is dependent on a range of factors, including the operational expenses required to operate National Service Financial Pty Ltd. It is not linked to the financial products I recommend to you.
5. When share trading services are used to deal in shares, neither National Service Financial Pty Ltd nor I receive any share of, or benefit from, the brokerage paid to the stockbroker.
6. Neither National Service Financial Pty Ltd nor I receive conflicted remuneration.
7. The exact amounts of any fees received by National Service Financial Pty Ltd and the licensee will be included in a Statement of Advice, Record of Advice and Product

Disclosure Statement(s) that we will provide to you. That will include any referral fees that we receive or pay to other parties.

Do I have any Referral Arrangements in place or potential Conflicts of Interest?

1. National Service Financial Pty Ltd and I have referral arrangements in place with a range of specialist businesses, as this allows me to refer you to other professionals in areas that I do not practise in.
2. If you have been referred to us by another party, we do not pay a referral fee.
3. If we refer you to another party, we do not receive a referral fee* (*whilst no referral fee is paid, please note that they may be a related party to the Corporate Authorised Representative and me, or to Shartru Wealth).
4. If it is in your best interests and appropriate for your needs and objectives, I may recommend products or services issued by a company or associate within the Shartru Group that may benefit from the recommendation by receiving product, administration, investment and other fees. These fees are disclosed in the relevant PDS, IDPS or fees guide and will be fully disclosed in your SoA. I do not receive any commission or product sales incentive in connection with these recommendations.
5. National Service Financial Pty Ltd and I do not own shares in Harbourside Investment Management or Shartru Wealth.
6. National Service Financial Pty Ltd shares office space with Galaxy Finance & Property Group and Galaxy Conveyancing. There is no monetary benefit received, nor a ‘fee for referral’ agreement in place, with either company mentioned.
7. I may refer you to Arc Accounting. I do not receive a monetary benefit or referral fee for this. However, Arc Accounting is 100% owned by my spouse, Alicia Owen.