

Financial Services Guide (FSG)

Provided by

Arc Point OCIO Pty Ltd ACN 693 569 765

Authorised Representative No. 1319046 (**arcpoint OCIO**)

(together **we, us, our**)

As authorised representatives of Capella Advisory Pty Ltd ABN 54 669 300 163 AFSL No. 550125 (**Licensee**)

Date: 10/02/2026

The distribution of this financial services guide (**FSG**) is authorised by the Licensee.

1) Purpose of this Financial Services Guide

This Financial Services Guide (FSG) is designed to help you decide whether to use our financial services. It explains who we are and how to contact us, the financial services we are authorised to provide, how we and other parties may be paid (including fees and other benefits), associations and relationships that may influence the services we provide, how we manage conflicts of interest, how to make a complaint and what happens if you are not satisfied, and our compensation arrangements (including professional indemnity insurance).

Depending on the service and how it is implemented, you (or your financial adviser) may also receive other disclosure documents such as a Product Disclosure Statement (PDS), Target Market Determination (TMD), platform documentation and, where relevant, a record of advice.

Not Independent

Because:

- the Licensee has a referral arrangement in place with Canopy Private Pty Ltd trading as Alcove Mortgage Broking;
- the Licensee has a referral arrangement in place with N F Financial Specialists Pty Ltd trading as Orbital Life and Multi Secure Insurance Solutions Pty Ltd trading as Omnisure,

we are not able to refer to ourselves or our advice as ‘independent’, ‘impartial’ or ‘unbiased’.

2) Who we are

Arc Point OCIO Pty Ltd (**arcpoint** OCIO, we, us, our) provides investment and portfolio services, including outsourced investment office (OCIO) capability, portfolio design and ongoing stewardship.

Arc Point OCIO Pty Ltd is a Corporate Authorised Representative (No. 1319046) of Capella Advisory Pty Ltd (Capella) (the Licensee). Capella holds Australian Financial Services Licence (AFSL) No. 550125.

This FSG applies when **arcpoint** OCIO provides financial services under Capella's AFSL. In some engagements, **arcpoint** OCIO may provide services to or through other adviser-led practices or wholesale clients. Where your relationship is with another financial adviser or advice practice, that adviser/practice is responsible for retail client advice, suitability and disclosure.

3) Contact details

Arc Point OCIO Pty Ltd

Attention: Jacqueline Fernley
Level 22, 180 George Street, Sydney NSW 2000
Phone: 0418 662 583
Email: jfernley@arcpointocio.com

Capella Advisory Pty Ltd (Licensee)

Office: Level 22, 180 George Street, Sydney NSW 2000
Correspondence: PO Box H323, Australia Square NSW 1215
Phone: 1300 193 136
Email: service@capellaadvisory.com.au
Website: www.capellaadvisory.com.au

4) Special instructions — how you may give us instructions

We generally accept instructions in writing (for example, by email) from the authorised client contact(s) or authorised signatories nominated for the engagement.

Where an instruction relates to an application, acquisition, variation or disposal of a financial product, we may require completion of relevant platform or product forms and verification steps before acting.

We may decline to act on instructions that are unclear, incomplete, outside scope or authority, or where we cannot reasonably verify the instruction.

5) Financial services we are authorised to provide

Under Capella's authorisation, **arcpoint** OCIO is authorised to provide the following financial services to retail and wholesale clients:

(a) Financial product advice

We are authorised to provide general and dealing services to retail and wholesale client for the following classes of financial products:

- Basic deposit products
- Non-basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Interest in Managed investment schemes (including Investor Directed Portfolio Services (IDPS))
- Managed investment schemes — limited to Managed Discretionary Account (MDA) services
- Retirement savings accounts

- Securities
- Superannuation

Important: We can only provide the financial services Capella has authorised. Authorisations may be varied by Capella from time to time.

6) Who we act for

When **arcpoint** OCIO provides financial services as a Corporate Authorised Representative, those services are provided on behalf of Capella.

We are appointed as Investment Managers by the investment platforms and product issuers to provide these services for the financial products that they offer; we do not provide these services directly to you.

Through our management of your account, portfolio reporting and other documentation we may provide general advice on the above-mentioned financial products. Such advice is prepared without taking into account your personal circumstances or needs and as such, you need to consider the appropriateness of the advice, in light of your own objectives, financial situation and relevant circumstances before acting on any advice provided. You should also refer to the Product Disclosure Statement on the investment product before making any decisions in respect to that product.

Our client relationship may be with you directly (for example, where you are a wholesale client) or with an adviser-led practice or other wholesale client that engages **arcpoint** OCIO to provide portfolio design, monitoring or related services. Where a financial adviser or advice practice is your primary adviser, that adviser remains responsible for your advice, suitability and required retail disclosures. Consult with your licensed financial adviser if required.

7) The services we typically provide

Depending on the engagement scope, we may provide services including:

- investment objective and mandate design (including portfolio risk settings)
- strategic asset allocation and portfolio architecture
- manager/product selection support and implementation support
- ongoing monitoring, rebalancing and portfolio oversight
- investment reporting and review support
- model portfolio design and stewardship (including via approved platforms and structures such as IDPS and, where applicable, MDA services)

Where services are provided to an adviser-led practice for retail clients, **arcpoint** OCIO's role is typically limited to portfolio design, monitoring and stewardship. The adviser retains responsibility for retail client advice, suitability, disclosure and the ongoing client relationship.

8) The nature of information and advice we provide

arcpoint OCIO provides investment and portfolio services primarily to wholesale clients and to adviser-led practices. We do not provide personal financial product advice directly to retail clients and we do not issue Statements of Advice (SoAs).

As professional portfolio managers, we provide general advice and dealing services on the managed accounts and portfolios that we are engaged to run under an Investment Managers Agreement with the product issuers. However, in order to access the financial products that we manage, your licensed financial adviser may also provide you with the following documentation:

Statement of Advice Your adviser will provide you with further information when they provide you with advice on investment products, which takes into account your objectives, financial situation and needs. This will be documented within a Statement of Advice (**SOA**) and should include the advice, the basis for their advice and other information including their remuneration arrangements and any relevant associations or interests they may have that has the potential to influence their advice to you.

Product Disclosure Statement Your adviser will provide you with a Product Disclosure Statement (PDS) on the investment product they are recommending. The **PDS** will contain information about the particular product, which will enable you to make an information decision about proceeding with that product. You should read any documentation provided to you by your licensed financial adviser carefully and consult with them should you have any queries at all.

All instructions on your investments should be issued to your financial adviser or via the product issuers facility. You should read any relevant Product Disclosure Statement (PDS), Target Market Determination (TMD), platform documents and (if applicable) MDA disclosures before deciding to acquire a financial product or proceed with an arrangement.

9) How we are paid (fees and other benefits)

The fees you pay will depend on the services we provide, and the structure used to deliver them. We will disclose fees and costs to you in writing before, or at the time, we provide the service (and in the governing documents for the engagement where applicable).

Our fees generally fall into these categories:

(a) Investment management / model portfolio fees

Where you invest in an **arcpoint** OCIO model portfolio or managed portfolio arrangement, we may charge an investment management fee calculated as a percentage of the capital invested in the relevant model/portfolio. This fee is typically charged via the portfolio/administration arrangement, as disclosed in the relevant platform or service documentation.

Our base portfolio fee is 0.3% (plus GST) for all invested in a financial product that we act as Investment Managers on. However, this fee may vary depending on the financial product. Any applicable fees and charges are set out in the relevant PDS that you will be provided by your financial adviser. We do not receive any remuneration for providing advice on our managed portfolios

(b) Distribution or product-related fees (where applicable)

In some cases, we may receive a distribution fee or similar product-related payment in relation to a third-party product (for example, where a product issuer or platform pays a distribution/remuneration amount). If this applies, we will disclose the nature of the payment, who pays it, how it is calculated (or the amount, if known), and any implications for you.

(c) Consulting fees (if agreed)

Depending on the engagement, we may also charge fixed fees, hourly rates, project fees, and/or ongoing service fees.

(d) Third-party costs

You may also pay costs charged by third parties, such as platform fees, custody/administration fees, brokerage, fund management costs, buy/sell spreads and transaction costs. These are not paid to us unless separately disclosed under (b) above.

Non-monetary benefits and referrals: If we receive any other benefits (including non-monetary benefits, referral payments or incentives) that could reasonably be expected to influence the services we provide, we will disclose them to you.

arcpoint OCIO may negotiate preferential fees on your behalf with underlying financial product providers. In these instances, all negotiated fees will be passed directly to you via an approved platform provider in the form of a fee rebate.

Our employees are primarily remunerated by market-based salaries and may be eligible to receive other benefits including discretionary bonus payments (based on pre-determined objectives), however these are in no way related to any advice or services provided to you. Our directors may also receive additional remuneration based on profitability. Your financial adviser and any intermediaries engaged by you will typically receive fees or other remuneration from you, this will be disclosed in their SOA to you.

10) Associations and relationships

arcpoint OCIO may use third-party research, analytics, implementation and operational infrastructure to deliver services. We may also interact with platform operators, administrators, custodians and product issuers as part of portfolio implementation and oversight.

Where any relationship or arrangement could reasonably be expected to influence the services we provide, we will disclose it.

11) Conflicts of interest

We are committed to identifying, managing and (where required) disclosing conflicts of interest. We maintain a conflicts framework and supporting controls (including registers) designed to manage conflicts appropriately.

If a conflict cannot be appropriately managed, we will not proceed with the service.

From time to time, Innova Asset Management, Innova Investment Management and their directors, officers, agents, representatives and employees may have holdings in securities and derivatives which are traded as part of your managed account service, but in such cases, priority will be given to the executions of trades for your account. A Register of Interests will also be maintained.

12) Privacy and information handling

We collect, use and disclose personal information to provide financial services and to meet legal and regulatory obligations. This may include sharing information with our licensee,

platform operators, product issuers, administrators and service providers where necessary to deliver services.

You can request access to the personal information we hold about you and ask for corrections if

needed. If you have a privacy complaint, contact us using the details in section 3.

If you are not satisfied with our response, you may contact the Office of the Australian Information Commissioner (OAIC):

Office of the Australian Information Commissioner (OAIC)

Phone: 1300 363 992

Post: GPO Box 5288, Sydney NSW 2001

Fax (privacy complaints): +61 2 6123 5145

Online: privacy complaint forms are available via the OAIC website (www.oaic.gov.au).

13) Complaints handling and dispute resolution

We take complaints seriously.

Step 1 — Contact your financial adviser — Raise it with us

Contact your financial adviser and tell them about your complaint, they will do their best to resolve it quickly.

In the unlikely event the complaint is an issue with our portfolio management services and remains unresolved, please contact the Complaints Officer at Innova Investment Management and tell them about your complaint. The Complaints Officer can be contacted via:

Please contact **arcpoint** OCIO. We will acknowledge your complaint promptly and work with you to resolve it fairly and efficiently.

Step 2 — Escalate to our licensee

Capella Advisory accept complaints over the phone, in person, via email or letter. The best option is to call the Licensee or put your complaint in writing to the Licensee's office. The Licensee will endeavour to resolve your complaint in 5 business days.

Step 3 — External dispute resolution (AFCA)

Capella is required to be a member of the Australian Financial Complaints Authority (AFCA). AFCA provides free and independent external dispute resolution.

Australian Financial Complaints Authority (AFCA)

Phone: 1800 931 678

Email: info@afca.org.au

Post: GPO Box 3, Melbourne VIC 3001

You may only contact AFCA once you have followed the above procedure.

Our Complaints Handling Procedure is available on request.

14) Compensation arrangements and professional indemnity insurance

The Licensee holds professional indemnity insurance in respect of the financial services we provide. This professional indemnity insurance complies with the requirements of the Corporations Act. The professional indemnity insurance covers all the financial services we are authorised to provide to you.

15) How to get a copy of this FSG

You can request a copy of this FSG at any time by contacting us (see section 3). We can provide it electronically via our website or in print.