



Financial Services Guide

Part One

AUSTRALIAN FINANCIAL SERVICES LICENSEE

Blue Rock Investments (Melb) Pty Ltd
ABN 68 135 610 249, AFSL No. 335588

VERSION 1 JULY 2023 2.0



About Us

Blue Rock Investments (Melb) Pty Ltd ("BlueRock Investments") is the holder of an Australian Financial Services Licence ("AFSL") (AFSL No. 335588), which has been issued by the Australian Securities and Investments Commission (ASIC).

BlueRock Investments is required to comply with the obligations of the Corporations Act and the conditions of its licence. This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that it and its current and past representatives provide.

References within this document to "we", "our" or "us" are references to BlueRock Investments or any of our authorised representatives of as the context requires.

We are authorised to provide financial product advice and deal in the following classes of financial products for retail & wholesale clients:

- ✔ Debentures, stocks or bonds issued or proposed to be issued by a government;
- ✔ Derivatives;
- ✔ Deposit and payment products (basic and non-basic);
- ✔ Interest in managed investment schemes including investor directed portfolio services;
- ✔ Securities;
- ✔ Superannuation; and
- ✔ Standard Margin Lending

Lack of Independence: We may receive fees from products, product providers, or associated businesses in the BlueRock Group. For these reasons, we are not legally able to refer to ourselves as "independent", "impartial" or "unbiased".

About this document

This Financial Services Guide (FSG) is a legal document that must be provided to help you decide whether to use the services we offer. It contains information about:

- ✓ The services we offer and their cost,
- ✓ Any remuneration, commissions or other benefits that we, or any relevant person, may be paid in relation to the financial services we offer;
- ✓ Your advisers, their qualifications and areas of expertise;
- ✓ How we deal with complaints if you are not satisfied with our services.

You have the right to ask us about our changes, the type of advice we will give you, and what you can do if you have a complaint about our services.

We have also outlined information on other relevant parties including CMC Markets Stockbroking Limited ("the Authorised Provider")

Legal documents you may receive from us

Statement of Advice or Record of Advice

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice which you can take away and read. The Statement of Advice will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products. If we provide further advice it will typically be documented in a Record of Advice which we retain on file. You can request a copy of this document at any time up to 7 years after the advice is provided.

Product Disclosure Statement

When we provide you with advice on financial products, such as administration platforms, managed funds and personal risk insurance products we will provide you with a Product Disclosure Statement. This contains information to help you understand the product being recommended, the product fees and the product issuer.

Application Forms

Where we provide advice to you regarding direct share investment, we utilise the Authorised Provider for execution, settlement and CHESS sponsorship services. We provide all services to you and you must communicate your market-related instructions direct to us, and we will then on forward those instructions to the Authorised Provider.

Fee Disclosure Statements

A Fee Disclosure Statement will be issued to you in instances where you enter into an ongoing fee arrangement with us and will contain information about the services you were entitled to, the services you have received and the fees you paid during the previous year. The FDS also includes information about the fees to be charged and services to be provided for the coming year and seeks your consent to renew our ongoing services.

Wholesale

We may provide services to you as a wholesale client. We will seek your consent before providing services to you as a wholesale client as the advisory process we can provide differ to the 'retail' process.



How to use our services

We will advise you of our requirements when we provide you with advice.

If you wish to give us investment instructions for transactions in securities (such as direct shares or managed funds), you can give instructions to us in any one of the following ways:

- ✓ In person
- ✓ By mail
- ✓ By phone
- ✓ By email

Although we accept correspondence from you in many ways, all instructions must be followed up by a phone call to ensure we have received your correspondence and actioned it. We will not take responsibility for failure to complete mailed or emailed instructions from a client unless the communication has been confirmed by us as having been received, via reply email or a phone call from your adviser.

If you wish to execute share transactions using the execution, settlement and sponsorship services that the Authorised Provider provides to us, you must provide your instructions to us and the method by which the Authorised Provider will accept the instructions will be subject to the terms and conditions of trading between BlueRock Investments, the Authorised Provider and you (through BlueRock Investments) and your authorisation for us to open an account with the Authorised Provider.

To use the Authorised Providers sponsorship services, you will need to enter into a CHESS Sponsorship Agreement with the Authorised Provider, which forms part of your account opening process that we facilitate.

Any transactions undertaken will be confirmed in writing to you by the Authorised Provider.

Fees payable for services provided

We believe the services we offer are valuable and the remuneration received is a fair reward for our expertise and skills. We are committed to being open about any benefits or payments we receive and the costs you will incur for using our services.

The income earned by BlueRock Investments may come from:

- ✓ Brokerage paid by the Authorised Provider;
- ✓ Commissions from product providers; or
- ✓ Fees based on the value of your assets.

Any such brokerage, fee or commission is receivable by BlueRock Investments as the AFSL. BlueRock Investments retains all remuneration related to investments placed by its representatives. Employees are remunerated by way of salary.

For share transactions, BlueRock Investments has an agreement with the Authorised Provider under which we determine the rate in consultation and agreement with you, at which the Authorised Provider will charge you brokerage on any trades (which the Authorised Provider will deduct, from settlement proceeds, the bank account nominated by you or the bank account which the Authorised Provider opens as trustee for you). The Authorised Provider retains part of the brokerage and pays the balance to us. The amount retained by the Authorised Provider is set out in the agreement between the Authorised Provider and BlueRock Investments. The fee is charged at a rate of up to 2.2% (inclusive of GST) of the market value of the transaction, subject to a minimum fee of \$110 (inclusive of GST).

Alternatively, you may avoid brokerage costs, and choose to enter into a fee based arrangement whereby we will invoice you a per annum fee up to 2.2% (inclusive of GST), based on the value of your assets that BlueRock Investments manage on your behalf. This fee will be negotiated by you and BlueRock Investments, and will be agreed in writing at the time when your account is opened. The fee is calculated on a per annum basis and is charged quarterly in arrears. For example, if your fee rate is 0.66% (inclusive of GST) and your portfolio value is \$500,000 your annual fee would be \$3,300 (inclusive of GST). You may also be subject to a minimum annual fee.

Full details of the fees you will pay to BlueRock Investments will be provided in your Statement of Advice.



Conflicts of Interest

Remuneration

Your adviser is an employee and is paid a salary.

Your adviser may receive additional benefits which is based on a number of key performance indicators within the business, and these benefits may be in the form of further financial remuneration. Your adviser may also be a shareholder in Everything Is Awesome Ltd and/or its subsidiaries.

Your adviser may receive additional non-financial benefits by way of sponsorship of education seminars, conferences or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Investments

Your adviser may recommend investments in shares that they hold or may hold in the future. You will be advised where a conflict of interest may exist and how the conflict will be managed.

Ophir Asset Management is a minor shareholder of Blue Rock 3030 Ltd, the parent company of Blue Rock Investments (Melb) Pty Ltd. From time to time, your adviser may recommend you invest in funds managed by Ophir if your adviser considers it appropriate for your circumstances.

Associated Businesses

BlueRock Investments is a partially owned subsidiary of Everything is Awesome Ltd.

Everything is Awesome Ltd also has an indirect ownership in BlueRock Australia Pty Ltd, BlueRock Accounting (Melb) Pty Ltd, BlueRock Private Wealth Pty Ltd, BlueRock Private Wealth (Melb) Pty Ltd, BlueRock One Pty Ltd, BlueRock Finance (Melb) Pty Ltd, BlueRock Law Pty Ltd, BlueRock Law (Melb) Pty Ltd, BlueRock Books Pty Ltd and BlueRock General Insurance Pty Ltd.

From time to time BlueRock Investments may recommend you use the accountancy, taxation, finance, general insurance, bookkeeping or estate planning related services of persons who are also owned indirectly by our parent company, Everything is Awesome Ltd.

You are free to engage your own preferred professionals. The Directors do not receive any direct remuneration or benefit as a result of these referrals but do have a financial interest in Everything is Awesome Ltd.

Your adviser and staff may purchase and own shares in Everything Is Awesome Ltd and/or its subsidiaries, and the indirect benefit received from dividends made up of referral venue made across the Group is not considered significant and is unlikely to be expected to influence your adviser's advice.

Partnerships

Your adviser may recommend that you invest in a Managed Discretionary Account (MDA) service.

Your adviser may recommend that you invest in a Managed Discretionary Account (MDA) service. BlueRock Investments and its representatives are authorised to provide this service through Mason Stevens Limited (ABN 91 141 447 207, AFSL 351578). You will be provided with a separate Financial Services Guide issued by Mason Stevens and an investment mandate outlining this arrangement for the MDA service, if this service is appropriate for you.

BR Investment Partners Pty Ltd ("BR Investment Partners") is a subsidiary of Everything Is Awesome Ltd and is responsible for the BlueRock Investment Committee, made up of representatives from BlueRock, Mason Stevens and external investment experts, who advises on asset allocation and portfolio construction of portfolios available through the MDA. BR Investment Partners may earn an investment management fee of 0.25% plus applicable GST of your portfolio, calculated on the average daily balance for the month. For example, on a \$10,000 investment balance the investment management fee is \$25 plus applicable GST.



Making A Complaint

If you have a complaint about the service provided to you, we strongly encourage for you to take the following steps.

Step 1:

Contact your adviser and advise the details of your complaint.

Step 2:

If your complaint is not satisfactorily resolved by your adviser within 3 business days, please contact our BlueRock Complaints Officer on 03 8682 1111, or put your complaint in writing and send it to us at Rialto, L2 Podium East, 525 Collins Street, Melbourne VIC 3000.

Step 3:

We will act to resolve your complaint quickly and fairly. If your complaint has not been resolved to your satisfaction within 30 days, you may refer the matter to the Australian Financial Complaints Authority (AFCA), of which BlueRock Investments is a member.

AFCA's contact details are:
Address: GPO Box 3, Melbourne VIC 3001
Phone: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au

AFCA will be able to advise you whether or not they are able to be of assistance in the matter. This service is provided free of charge.

Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information. Our Privacy Policy is available on request and on our website.

In order to manage workflows necessary to meet our service commitments, our office may engage third party service providers (whom operate either locally or offshore) when required. In the event this occurs, our office is satisfied those third parties meet all Australian Privacy Law obligations as set out under the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APP standards).

Professional Indemnity

We have Professional Indemnity Insurance in place which meets the requirements of Section 912B of the Corporations Act which provides cover for any issues relating to the authorised services your adviser provides to you.



Your Advisers



Jarrod Broadbent

Managing Director



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AUTHORISED REPRESENTATIVE NO. 1005339

Jarrod has extensive experience in the private client industry having moved from research to client advising in 1995. Jarrod's most recent role was as Executive Director and Team Leader at UBS Wealth Management Australia where he was employed from 2000 through to 2009. Prior to that Jarrod spent two years with Merrill Lynch.

Jarrod holds a Bachelor of Economics Degree and a Bachelor of Law degree from Monash University in Melbourne. Jarrod is PS146 compliant in managed investments, securities, futures markets and superannuation and is an accredited derivatives advisor (Level 1).

Jarrod has 20 years' experience in managing assets for high net worth private client investors.



Jon Holroyd

Director



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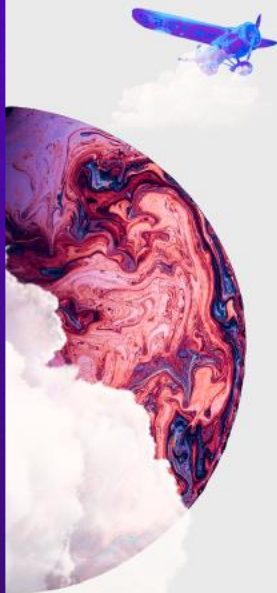
jon.holroyd@thebluerock.com.au

AUTHORISED REPRESENTATIVE NO. 1254142

Jon commenced his career with JP Morgan Sydney in the Debt Capital Markets team in 2001. Jon transferred to the FX option trading desk in 2003 and subsequently relocated to the Tokyo office in 2004.

In 2006 Jon moved to London and was a founding member of the Standard Chartered Commodities Trading team, running the Precious Metal vanilla and exotic option portfolios and providing cover for the Base Metal option traders until 2015 when he returned home to Melbourne.

Jon holds a Bachelor of Commerce degree with Honors in Finance from the University of Melbourne. Jon is RG146 accredited in Derivatives, Securities, Managed Investments, Superannuation, Margin Lending, Cash and Deposit Taking.



Your Advisers



Luke Pavone

Director



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AUTHORISED REPRESENTATIVE NO. 450932

Luke Pavone has extensive experience in wealth management and financial planning. A Private Wealth Advisor with Shaw and Partners from 2014 through 2018 and with Austock Securities prior, Luke has advised on a wide range of areas, including equity trading, portfolio and risk management, derivatives, bonds and fixed interest.

Luke holds a Bachelor of Business, Master of Applied Finance and Master of Financial Planning. He is RG146 accredited in derivatives and is ASIC accredited in margin lending and geared investments.



Adam Russell

Investment Advisor



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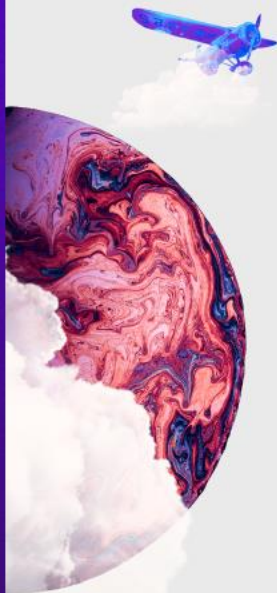
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AUTHORISED REPRESENTATIVE NO. 1238940

Adam began his career in the Wealth Management team at Macquarie Bank in 2012, where he worked as an investment adviser, managing the wealth of high-net-worth individuals and families. Here he developed the interpersonal skills to build trusted relationships with people of all ages and demographics.

Adam has a passion for global markets and macroeconomics, which is reflected in his ability to invest across many asset classes including direct Australian equities, direct international equities, ETFs & managed funds, alternative investments, real assets and fixed income.

Adam holds a Bachelor of Commerce, majoring in Finance & Property, and a Diploma of Financial Planning. He is also an accredited Derivatives Adviser Level 1 & 2.



About BlueRock

An entrepreneurial community for you, your business and family.

BlueRock is a multidisciplinary entrepreneurial advisory firm that helps people to operate and grow successful businesses and achieve their personal wealth goals.

Our collaborative professional services span accounting and business advisory, investment, bookkeeping, law, finance, SMSF, insurance, digital, managed services, international business, entertainment media & technology, grants & incentives and philanthropy – all strategically implemented to provide holistic and innovative services to our clients.

Whilst we place a strong commercial lens on everything we do, at our heart we are a Certified B Corporation that defines our success through the positive impact we have across our team, clients, partners, community and the environment.

