

PART TWO REPRESENTATIVE DETAILS

Version 2.0 Date Effective 03/06/2026

James Street Wealth is operated by Matthew Rencken through James Street Private Wealth Pty Ltd, ABN 63 653 844 633, who is a Corporate Authorised Representative (No. 1293194 for financial services) of Clime Advice Pty Ltd ("Clime").

Office Contact Information

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The following individual is an Authorised Representative of Clime and provides personal financial advice through James Street Private Wealth Pty Ltd:

Matthew Rencken (CFP, BComm, AdvGradDipFinPlan)
Senior Financial Adviser
Authorised Representative - No. 1263074

Angus Traves (BBus, MFinPlan)
Financial Adviser
Authorised Representative - No. 1296202

Financial services and product types your Adviser can provide

Matthew and Angus are authorised to provide personal financial advice, general financial advice and transact on your behalf (dealing) in relation to the following types of financial products:

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Life Products (Investment Life Insurance and Life Risk Insurance Products)
- Managed Investment Schemes
- Retirement Savings Account Products
- Superannuation (investment and risk)
- Securities

There are some additional specialist advice areas your Adviser is authorised for as indicated below by a tick '✓'.

SPECIALIST AREA	MATT	ANGUS
DIRECT EQUITIES	✓	✓
SELF MANAGED SUPER FUNDS	✓	✓

In addition, if your adviser identifies that you require specialist advice on a particular product or service outside of their authorisation, they will provide recommendations to seek further advice.

Representative Remuneration

James Street Private Wealth Pty Ltd receives 100% of the fees and or commission; the licensee, Clime Advice Pty Ltd (Clime), receives the balance, being 0%.

All advisers are remunerated by means of a salary and bonus paid by James Street Private Wealth Pty Ltd.

Shareholding

Your advisers may either directly or indirectly, holds ordinary shares in Clime Investment Management Limited ABN 37 067 185 899. This will further be disclosed in your Statement of Advice where applicable.

HOW WILL I PAY FOR SERVICES PROVIDED?

A breakdown of the types of payments we may receive is set out in the following.

INITIAL ADVICE FEES

Initial advice fees may be invoiced directly or collected from the product. Such fees include:

Initial Consultation - You may be charged for an initial consultation with your Adviser at a rate not exceeding \$440 per hour (including GST), with prior agreement.

Advice Preparation - This includes the costs associated with the enquiries made to collect and confirm your circumstances and financial position, the research and analysis of suitable strategies to achieve your goals and objectives, investment and product selection and suitability to your needs and goals as well as amalgamating this into your financial plan and presenting it to you. This fee will vary based on the complexity and type of strategy. Your Adviser will discuss this with you prior to commencement, to ensure you can make an informed decision.

A set fee up to a maximum of \$50,000 for the preparation of a SoA.

IMPLEMENTATION

The cost of implementing your financial strategy will cost up to a maximum of \$50,000, depending on the products, strategies and time involved.

These costs may be in addition to any advice fee and set out in your advice document.

ONGOING SERVICE ADVISER

Additional fees may sometimes be charged when you take up our ongoing services, or invest in retail products through us. Any ongoing service fees that we charge will be detailed in your advice document and client service agreement.

Ongoing fees may be charged based on a fixed dollar amount, the value of the funds invested, or a combination depending on the methodology agreed to in your client service agreement. Ongoing fee will be agreed with you and can cost up to a maximum of \$50,000.

Alternatively, an Adviser service fee of up to 2.2% of funds under management. These fees will typically be paid on an ongoing basis while the investment is still in place.

Cash Flow Monitoring Services involve regular analysis of your income, expenses, and cash flow patterns to optimize your financial position. This specialized service includes monthly monitoring of up to \$30,000 per annum plus a fee of 0.275% (per annum) of funds under management with a minimum fee of up to \$2,000 per half year. This service is particularly valuable for retirees, business owners, and those with complex income streams.

HOURLY RATE DIRECT CHARGES

We may charge for agreed services based on an hourly rate of \$350 per hour or up to a maximum total fee of \$30,000.

Ad-hoc services can be provided on an as needs basis. Fees will be agreed before any work commences.

COMMISSIONS

UPFRONT

This is paid by the issuer of the financial product/s recommended when the product is issued to you. This may be deducted from the initial amount you have invested or it may be payable from the product provider's own resources.

PERSONAL INSURANCES

From 1/01/2020 the maximum amount of commission payable by providers to advisers is restricted to 66% of the premium payable in the first year. Based on a premium of \$1,000pa, this equates to a maximum of \$660 in year one.

ONGOING

This is paid by the issuer of the financial product/s recommended and is payable on an ongoing basis while the investment/insurance is still in place.

PERSONAL INSURANCES

From 1/01/2020 the maximum amount of commission payable by providers to advisers is restricted to 22% of the premium payable while the hybrid policy is in force (33% per annum of the premium for level policies). Based on a premium of \$1,000pa, this equates to a maximum of \$220 for hybrid policies or \$330 for level policies.

Referral Fees

Where we refer you to other product or service providers and you decide to purchase products or services from them, we may receive a payment as a result of our referral. Where you have been referred to us by someone else we may pay them a fee, commission or some other benefit in relation to that referral. If we pay or receive these payments for services provided or products purchased by you, they do not involve additional costs and we will disclose further detail in your advice document. All relevant referral arrangements will be disclosed in your advice document. Payment and receipt of referral fees is subject to regulatory change under the FASEA Code of Ethics.

Your advice document will disclose any benefits or fees received by Clime and/or your adviser.

All of the above fees and commissions are inclusive of GST.

This in combination with FSG Part One, concludes the Financial Services Guide.