

ABOUT YOUR ADVISOR

**James Trethewie, CIMA® |
Authorised Representative
Number 418172**

Advisor Profile | 16/03/2026

JAMES STREET FINANCIAL

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Montmere Private Wealth (ABN 12 691 190 299 | AFSL 700187) authorises your financial advisor to distribute this document. This document forms part of and should be read in conjunction with the Montmere Private Wealth Financial Services Guide (FSG).

Authorised financial services and products

- Tax (financial) advice services
- Managed investments
- Listed securities (shares and other products)
- Superannuation
- Self-managed superannuation funds
- Pensions and annuities
- Investment bonds
- Margin lending
- Life insurance
- Cash and term deposits

Broader strategic advice and support

These services support broader financial planning and are provided alongside financial product advice where relevant.

- Aged care considerations
- Centrelink/Veterans' Affairs assistance
- Budgeting and cashflow management
- Debt management

Remuneration

Fees for advice and services are payable to Montmere Private Wealth Pty Ltd (AFSL 700187), the Australian Financial Services Licensee under which financial advice is provided. Fees are then distributed to the Corporate Authorised Representative through which I operate, James Street Financial Pty Ltd (CAR 1273742).

I am remunerated by salary and/or drawings from my business.

If I provide advice on life insurance products, commissions may be paid by the product issuer to Montmere Private Wealth Pty Ltd and distributed to James Street Financial Pty Ltd. Any commissions

payable will be disclosed to you in writing (including in your SoA where required).

Benefits, interests and associations

I am the sole director and owner of Montmere Private Wealth Pty Ltd (AFSL 700187). I provide financial advice through James Street Financial Pty Ltd (CAR 1273742), a Corporate Authorised Representative of Montmere Private Wealth. I hold an indirect equity interest in James Street Financial through my shareholding in LCI Wealth Pty Ltd, which holds equity in James Street Financial.

James Street Financial has common shareholders with the following associated entities: LCI Wealth Pty Ltd, LCI Partners, LCI Advisory, LCI Lending, LCI Legal, LCI Insurance, and LCI Property. I do not personally hold direct equity in these entities; however, the other shareholders of LCI Wealth hold equity interests in each of them.

If I refer you to any of these associated entities, the referral may result in a financial benefit to those shareholders. Any such referral will be disclosed to you in writing at the time it is made, including the nature of the association and any financial benefit that may result.

I do not have arrangements with product providers that would influence the advice I provide. Any benefits, commissions or other payments received will be disclosed to you in writing, including in your Statement of Advice where required.