LARAPINTA
PRIVATE

A PO Box 458, Yarra Junction VIC 3797
P 0401 355 365
W larapintaprivate.com.au
E troy.armstrong@larapintaprivate.com.au

FINANCIAL SERVICES GUIDE

# Financial Services *Guide*

*The financial services we provide and how we work alongside our clients to help you achieve your goals.*

ACN 696 380 677 · AFSL No: 550125

V 1.6 · May 2026

## FINANCIAL SERVICES GUIDE – PART A

# About Us

At Larapinta Private, we want to make sure you are always informed of all the options, costs and benefits of the advice we provide to you.

Before we provide you with financial advice, you should read this Financial Services Guide (FSG). It contains the following important information to help you decide whether to use our services:

- About us
- The financial products and services your Adviser can provide to you
- How we, your Financial Adviser and other related parties are paid
- What associations or relationships we have with others that could influence the advice provided to you
- How we collect and use your personal information
- Details of who to contact should you have a complaint

We recommend you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please get in touch with us.

**Larapinta Private Pty Ltd trading as Larapinta Private** is a Corporate Authorised Representative of Capella Advisory Pty Ltd.

**Capella Advisory Pty Ltd**
ABN 54 669 300 163
AFSL 550125

Capella Advisory authorises Larapinta Private and its Financial Advisers (sub authorised representatives) to provide a range of personal financial advice and services to you. This FSG informs our retail clients of the financial services provided by us, and is designed to assist and inform you of our services and if they are appropriate to you.

This FSG also includes Part B — the Financial Adviser's profile — which outlines more information about your Adviser, including contact details, experience and qualifications. You should read these two documents together.

### LACK OF INDEPENDENCE

Larapinta Private is not independent, impartial or unbiased within the meaning of section 923A of the Corporations Act 2001 because:

- we may receive placement or distribution fees in relation to certain wholesale investment opportunities; and
- the Licensee has referral arrangements with external service providers where referral revenue may be received.

**CONTACT DETAILS · ABN 71 696 380 677 · ACN 696 380 677 · AFSL NO: 550125**

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|---|---|
| ADDRESS | PO Box 458, Yarra Junction VIC 3797 |
| PHONE | 0401 355 365 |
| EMAIL | troy.armstrong@larapintaprivate.com.au |
| WEB | larapintaprivate.com.au |


# Ownership of the Advisory Business

Larapinta Private Pty Ltd t/a Larapinta Private is a Corporate Authorised Representative of Capella Advisory Pty Ltd.

Larapinta Private is owned by associated entities and investment vehicles. Some shareholders may also hold interests in other financial services businesses.

These ownership interests do not influence the advice provided to clients and conflicts are managed under the Licensee's Conflicts Management Policy.

# About Your Adviser

Your Adviser is a sub authorised representative of Larapinta Private to provide financial product advice in relation to, and deal in, certain financial products and services. Larapinta Private will be responsible for any financial services that your Adviser is authorised to provide to you.

The Adviser profile (Part B) contains important information about your Adviser including details of their education and qualifications, what advice they can provide, and how they are remunerated.

### WHY CHOOSE US?

We aim to provide personalised advice solutions tailored to your needs and objectives. We undertake continuous professional development so that we are up to date with legislative changes to superannuation, investment, social security and tax environments. We have access to technical, risk and investment research professionals who provide additional analysis on strategies and products.

Most importantly, we turn your thoughts into action. We work with you to get the basics right and ensure you have a plan to achieve your goals over time.

### ADVICE AREAS WE CAN ASSIST WITH

We may provide advice in areas including:

- Wealth creation and investment strategies
- Retirement planning
- Superannuation and SMSF strategies
- Debt management and debt reduction
- Tax-effective investment structuring
- Estate planning considerations
- Investment portfolio management
- Asset protection strategies
- Employee share plans and share schemes
- Ongoing financial advice and review services

### FINANCIAL PRODUCTS WE CAN PROVIDE ADVICE ON OR ARRANGE

We are authorised to provide financial product advice and deal in the following financial products:

- Cash and deposit products
- Government and corporate bonds and other fixed interest securities
- Managed investment schemes (including managed funds and investor directed portfolio services such as investment platforms)
- Superannuation products, including self-managed superannuation funds
- Retirement savings accounts
- Securities listed on financial markets (such as shares)
- Margin lending facilities (standard facilities only)

These services may be provided to retail and wholesale clients.

### MANAGED DISCRETIONARY ACCOUNT (MDA) SERVICES

We do not provide Managed Discretionary Account (MDA) services. We will only act on your specific instructions to buy or sell financial products on your behalf.

## HOW WE WORK ALONGSIDE YOU

To develop a successful financial strategy, we need to consider your personal circumstances and financial needs, goals and objectives. We will ask you for information about your personal circumstances when we meet with you.

You have the right not to provide us with personal information. However, without this information, or if it is inaccurate, the advice you receive may not be appropriate for your circumstances. It is also important that you keep us up to date by informing us of any changes in your circumstances.

You can deal with us in person, by phone or email. Our initial advice will be provided to you in a **Statement of Advice (SOA)**. We will maintain a **Record of Advice (ROA)** for any further advice and/or reviews we provide to you.

# Documents You May Receive

If we recommend or arrange a financial product for you, we will provide you with a **Product Disclosure Statement (PDS)** or **Investor Directed Portfolio Service (IDPS) guide** as applicable. These documents contain the key features of the recommended product, including its benefits, risks and costs. You should read any warnings carefully before making any decision.

You have the right to request a copy of these documents up to seven years after the advice was provided by contacting your Adviser.

### ONGOING SERVICE

You have the opportunity to enter into an annual **Ongoing Fee Arrangement (OFA)** with Larapinta Private, which sets out the terms of our ongoing services to you, including fees. We will invite you to renew the OFA each year. Our standard terms of business can be found at **larapintaprivate.com.au/terms**

# Your Privacy & Access to Your Information

As part of the financial planning process, we need to collect information about you and maintain a record of your personal information. We are also required under the **Anti-Money Laundering and Counter-Terrorism Financing (AML-CTF) Act 2006** to implement client identification processes. We will need you to present identification documents such as passports and driver's licences.

Larapinta Private and its advisers will take reasonable steps to protect your information from misuse, loss, and unauthorised access. We are bound by the **Australian Privacy Principles (APPs)** established under the Privacy Amendment (Enhancing Privacy Protection) Act 2012.

### HOW WE MAY USE YOUR INFORMATION

- Larapinta Private and its Advisers may access this information when providing financial advice or services to you.
- Your Adviser may disclose information to other Mortgage Brokers, Accountants and those authorised by Larapinta Private to review customers' needs from time to time.
- Your information may be disclosed to external service suppliers here and overseas who supply administrative, financial or other services. A list of countries where these service providers are located can be accessed via our Privacy Policy.
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

### ACCESSING YOUR INFORMATION

You can request access to the information we hold about you at any time to correct or update it. If you wish to examine your file, please make a request in writing and allow up to 10 working days. A fee may apply to cover the cost of verifying, locating, retrieving and/or copying material requested.

For a copy of our Privacy Policy visit **larapintaprivate.com.au/privacypolicy**

Another Adviser may be appointed to you if your existing Adviser leaves Larapinta Private or is unable to attend to your needs due to extended absence. Larapinta Private will write to you advising you of the change and your personal information will be passed on to the new Adviser.

# How We Charge Fees

All advice fees are payable to Capella Advisory Pty Ltd (the Licensee). The Licensee may then pay a portion of these fees to Larapinta Private for providing financial advice and related services.

All fees will be fully disclosed and agreed with you before any services are provided.

For ongoing advice services, the fee structure that applies to you will be documented in your Ongoing Fee Arrangement (OFA) and confirmed annually.

### ADVICE FEE

| FEE TYPE | TYPICAL RANGE | HOW IT WORKS |
|---|---|---|
| **Asset-Based Advice Fee** | Up to 1.2% p.a. plus GST of funds under advice (equivalent to 1.32% p.a. incl. GST) | A single, asset-based fee charged for the provision of initial and ongoing personal advice services. The exact rate is agreed with you before work begins and is confirmed in your Statement of Advice and annual Ongoing Fee Arrangement. Tiered pricing may apply at higher asset levels. |

### WORKED EXAMPLE

For a portfolio of $1,000,000 where the agreed asset-based advice fee is 1.0% p.a. plus GST (1.10% incl. GST), the annual advice fee would be $11,000 incl. GST. The fee is calculated on the value of funds under advice and is deducted as agreed in your Ongoing Fee Arrangement.

# Other Payments We May Receive

- **Placement fees:** We will disclose any remuneration we are likely to receive when presenting wholesale investment opportunities.
- **Education & conference sponsorship:** Details of any benefits received above $100 will be maintained on a register available to you on request.

# External Investment Services

Capella Advisory Pty Ltd and its authorised representatives may engage external investment consulting or portfolio support providers to assist with investment research, portfolio construction and implementation.

One such provider is **Arc Point OCIO**, which provides outsourced investment consulting services. Capella Advisory Pty Ltd does not hold any ownership interest in Arc Point OCIO and receives no financial benefit from the services provided by Arc Point OCIO. Where these services are used, Capella pays fees for those services.

**RELATED PARTY DISCLOSURE**

Arc Point OCIO is an external investment service provider that may be available for use by Capella Advisory Pty Ltd and its authorised representatives.

Neither Capella Advisory Pty Ltd nor Larapinta Private receives any additional commission or fee because Arc Point OCIO is used.

Some parties associated with the broader ownership structure of authorised representative businesses may hold indirect interests in entities associated with Arc Point OCIO. Any such interests are identified, disclosed where relevant, and managed under the Licensee's Conflicts Management Policy.

Advisers are not required to only use Arc Point OCIO and other investment solutions may be recommended.

The Licensee and its authorised representatives may from time to time engage external investment research, portfolio consulting, model portfolio or investment management providers to assist with investment analysis, portfolio construction and implementation services. These providers may change over time. Where any ownership interests or potential conflicts exist they will be disclosed and managed in accordance with the Licensee's Conflicts Management Policy.

The Licensee maintains policies and procedures to manage any conflicts of interest that may arise from these relationships.

# Conflicts of Interest

Capella Advisory Pty Ltd maintains policies and procedures to identify and manage conflicts of interest.

Some authorised representatives or shareholders of authorised representative businesses may hold interests in financial services businesses or investment opportunities that may be recommended to clients. Where such relationships exist they will be disclosed and managed in accordance with the Licensee's Conflicts Management Policy.

# Relationships & Associations

It is important for you to understand the relationships that exist between us and other service providers, as they may be considered to influence our recommendations to you. We are not owned by any Financial Product issuer or Service Provider.

### REFERRAL PARTNERS

| PARTNER | SERVICE | REVENUE SHARING |
|---|---|---|
| **Alcove**<br>ABN 99 168 628 073 · Auth. Credit Rep. of Canopy Private Pty Ltd AFSL 558709 | Mortgage broking, commercial financing & leasing | Licensee receives 20% of all upfront and ongoing commissions.<br>Example: $500,000 loan = $650 upfront + $150 ongoing. |

**IMPORTANT NOTICE**

These services are not provided under the Capella Advisory AFSL. Capella Advisory does not train, support or supervise these services and has no responsibility in relation to them. Larapinta Private is not responsible for advice, services or information provided by any of these related entities. **You are under no obligation to use the services of any of these related entities.**

### REFERRAL PAYMENTS

If we have referred you to another professional adviser (e.g. an estate planning specialist or tax agent) we do not receive a referral fee from that referral.

### MEMBERSHIPS

Many of our authorised representatives and staff are members and affiliates of the **Financial Advice Association Australia (FAAA)**. FAAA members are committed to a code of ethics and professional conduct.

# Insurance – Compensation Arrangements

The Licensee holds professional indemnity insurance in respect of the financial services we provide. This insurance complies with the requirements of the Corporations Act 2001 (Cth) and covers all financial services we are authorised to provide to you.

# Complaint Resolution

We endeavour to provide you with the best advice and service at all times. If you are not satisfied, please contact the Licensee. We accept complaints over the phone, in person, via email, letter or social media. The Licensee will endeavour to resolve your complaint within **5 business days**.

If you do not receive a satisfactory outcome or the Licensee does not respond within **30 days**, you have the right to complain to:

**AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY (AFCA)**

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|---|---|
| **POST** | GPO Box 3, Melbourne VIC 3001 |
| **PHONE** | 1800 931 678 |
| **FAX** | 03 9613 6399 |
| **WEB** | www.afca.org.au |
| **EMAIL** | info@afca.org.au |

You may only contact AFCA once you have followed the above internal complaints procedure. Our Complaints Handling Procedure is available at **capellaadvisory.com.au**

**LICENSEE CONTACT DETAILS**

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|---|---|
| **NAME** | Capella Advisory Pty Ltd |
| **ADDRESS** | Level 22, 180 George Street, Sydney NSW 2000 |
| **PHONE** | 1300 193 136 |

# Troy Armstrong

**SENIOR ADVISER & FOUNDER · SOLE DIRECTOR, LARAPINTA PRIVATE**

P: 0401 355 365 · E: troy.armstrong@larapintaprivate.com.au

Troy is the Senior Adviser and Founder of Larapinta Private. He has nearly two decades of experience advising HNW and UHNW private clients within Australia's leading wealth management firms. He founded Larapinta Private to bring institutional-grade investment capability together with the relationship quality of a true family office — designed for agricultural and regional Australian families with multi-generational wealth, and other clients with complex circumstances.

ASIC AR Number: 354299 · Authorised Representative of Capella Advisory ABN 54 669 300 163 AFSL No 550125

## AREAS OF EXPERTISE

- Holistic private client advisory services
- Investment portfolio management
- Retirement planning
- Self-Managed Superannuation Funds (SMSF)
- Wealth creation and structuring
- Tax-effective investment strategies

## PROFESSIONAL QUALIFICATIONS & MEMBERSHIPS

- Master of Financial Planning, Deakin University (2021)
- Bachelor of Commerce (Financial Planning), Deakin University (2018)
- SMSF Specialist Advisor, SMSF Association (2017)
- Financial Adviser Exam — Passed September 2019
- Qualified Tax Relevant Provider (QTRP) — TPB No. 25637839
- Member, Financial Advice Association Australia (FAAA) — No. 355870
- Specialist Member, SMSF Association — No. 23172

## AUTHORISED FINANCIAL SERVICES

The Licensee has authorised Troy to provide personal advice and dealing services to retail clients for the following financial products:

- Deposit and payment products (basic and non-basic)
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Interests in managed investment schemes including investor directed portfolio services
- Retirement savings accounts products
- Securities
- Standard margin lending facility
- Superannuation (including SMSF)
- Tax (financial) advice services

## HOW HE IS PAID

Troy is the Sole Director and owner of Larapinta Private Pty Ltd t/a Larapinta Private. He is remunerated through dividends and distributions from the business as an owner. Troy does not receive commissions from product issuers.

## GET IN TOUCH

**A** PO Box 458, Yarra Junction VIC 3797

**P** 0401 355 365

**E** troy.armstrong@larapintaprivate.com.au

**W** larapintaprivate.com.au