



MARIN FINANCIAL PTY LTD
AFSL 546799

— THE CLIENT RELATIONSHIP, IN FULL

FINANCIAL SERVICES GUIDE

Juntos Somos Más — Together, We're More.



MARIN WEALTH
Juntos Somos Más—Together, We're More.

VERSION 2.0 · 8 JULY 2026
AUTHORISED FOR DISTRIBUTION BY
MARIN FINANCIAL PTY LTD,
EXCLUSIVELY TO MARIN WEALTH



Contents

About Us	03
Our Services	04
Your Financial Advice Team	05
How We Work With You	06
Your Responsibilities	09
Our Complaints Procedure	10
Compensation	10
Our Privacy Policy	11
Our Fee Structure	12
Referral Agreement & Conflicts of Interest	15
Contact Us	16

WHY IS THIS DOCUMENT NECESSARY?

This Financial Services Guide (FSG) has been crafted to help you determine whether the services offered by Marin Financial and your assigned adviser are a fitting choice for your financial needs. As you explore this guide, you'll uncover the depth of expertise and the breadth of services we provide.

Should we provide formal financial advice, you might receive (but not limited to):

- A **Statement of Advice (SoA)** outlining the reasoning behind our advice, implications of our recommendations, and relevant fee details.
- A **Record of Advice (RoA)** documenting any subsequent advice provided.
- A **Product Disclosure Statement (PDS)** elaborating on the recommended products.
- A **Fee Disclosure Statement (FDS)** offering a yearly overview of the fees paid and services received.
- A **Renewal Notice** (12-month fixed Agreement) for your consent to continue availing our advisory services for another year.

Within this guide, you'll find everything you need to decide with confidence.



About Us

MARIN FINANCIAL PTY LTD

The Licence Holder

Marin Financial Pty Ltd holds an Australian Financial Services Licence (546799), issued by the Australian Securities and Investments Commission (ASIC). Marin Financial Pty Ltd is obligated to comply with the Corporations Act and its licence conditions. This compliance includes maintaining adequate compensation arrangements with a Professional Indemnity insurer for the financial services provided by it and its representatives.

LACK OF INDEPENDENCE

Under the Corporations Act, we are prevented from using the terms independent, impartial and unbiased as both my Licensee and I receive commissions for the advice that I provide on life insurance products and may charge fees based on the amount of money invested.

MARIN WEALTH

The Advisory Practice

Marin Wealth, established in 2023 by Certified Financial Planner Pedro Marin Ramirez, offers a refreshing approach to wealth management that is personal, aspirational, and devoid of any guilt-tripping about what you 'should' be doing. Our multilingual team, fluent in English, Spanish, and 'Finance', work towards simplifying financial complexities, empowering you with clear understanding in your language of choice.

We champion innovative and independent thinking, steering clear of biases or outdated methodologies. At Marin Wealth, financial strategies are highly-personalised, considering your unique needs and circumstances. We emphasise best practices, long-term planning, and risk mitigation.

Coming from a migrant background, Pedro values wealth protection and preservation. This philosophy guides us in managing your assets with utmost care, as if they were our own.

Building meaningful relationships is a cornerstone of our practice. We seek to foster collaboration because we believe that, together, we can achieve more than we could individually. Our motto, "*Juntos Somos Más — Together, We're More,*" encapsulates this belief, reinforcing that collective efforts lead to success in accomplishing financial goals.



Our Services

Marin Wealth is authorised to offer personal advice and dealing services in the following areas.

PERSONAL FINANCE

- Cash flow management
- Cash accounts
- Superannuation
- Retirement planning
- Personal insurances
- Debt management
- Tax (Financial) advice
- Estate planning

INVESTMENT & BUSINESS

- Managed investments
- Securities (direct shares)
- Business planning
- Term deposits
- Government bonds

REFERRED PROFESSIONALS

To enhance our advisory process, we may recommend involving other professionals such as accountants, mortgage brokers, and property specialists.

However, it's important to note that Marin Wealth, Marin Financial Pty Ltd, and its authorised representatives bear no responsibility for the advice given by these referred professionals. These recommendations are made with the intention of broadening the scope of expertise available to address your unique needs.



Your Financial Advice Team

*Advice delivered by a team, backed by a licensee — with clear accountability
for every recommendation you receive.*

AUTHORISED REPRESENTATION

Marin Wealth, ABN 72 650 176 122, is a Corporate Authorised Representative (CAR 1289085) of Marin Financial Pty Ltd.

LED BY OUR FOUNDER

Your advice is provided by the Marin Wealth advice team, led by our founder, a Certified Financial Planner with over a decade of experience across financial planning, economics and business. Our team includes registered financial advisers and provisional financial advisers completing their Professional Year under close supervision, all authorised representatives of Marin Financial Pty Ltd.

YOUR ADVISER PROFILE

When you engage us, you will receive an Adviser Profile for the adviser responsible for your advice, setting out their qualifications, experience, authorisations and representative number. Marin Financial Pty Ltd is responsible for the financial services all of our representatives provide.

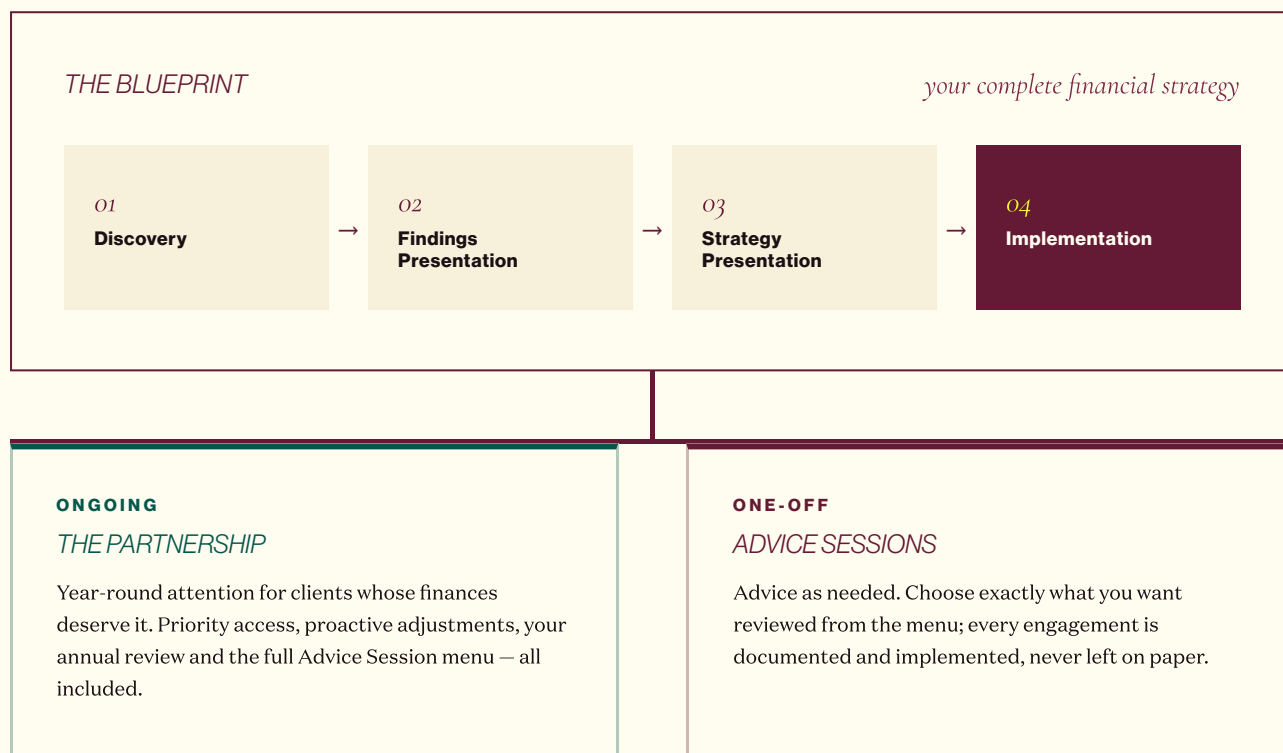
*Juntos
Somos Más*

Together, we're more. Whoever sits across the table from you, the whole practice — and its licensee — stands behind the advice.



How We Work With You

Every relationship begins with the Blueprint. From there, you choose how you want to keep working with us.



Please note: Advice Sessions are offered as our capacity allows. Clients in the Partnership always receive priority scheduling, and there may be periods where new Advice Session bookings are unavailable.



HOW WE WORK WITH YOU

The Blueprint

Every client relationship is built on the Blueprint: a complete, personalised financial strategy — designed, documented and implemented. It contains the full journey.

01

DISCOVERY

A dedicated engagement where we assess your full financial position and confirm we are the right people to work with you. Your investment in Discovery lays the foundation for everything that follows.

02

FINDINGS PRESENTATION

Our analysis of your position, your confirmed goals and risk profile, and a clear proposal of strategies and fees.

03

STRATEGY PRESENTATION

Your tailored recommendations, documented in a comprehensive Statement of Advice.

04

IMPLEMENTATION

We put the plan into action with you.

\$695

The Discovery fee covers the work of understanding your position and confirming the right way forward. See the fee schedule for full details.



HOW WE WORK WITH YOU (CONT.)

THE PARTNERSHIP

for finances that deserve year-round attention

- **Priority access to your adviser, always** — Partnership clients come first in our calendar
- Your annual review included
- 12-month agreement, renewed each year with your consent
- Proactive strategy adjustments as markets, laws and your life change
- Everything on the Advice Session menu, included

ADVICE SESSIONS

one-off advice, your way

For clients who prefer advice as needed, our Advice Sessions let you choose exactly what you want reviewed. Every engagement follows the same structure:

ADVICE SESSION

A full sit-down: we update your details, re-assess your risk profile and confirm what matters right now. Your session fee is credited toward the reviews you select.

YOUR MENU

Choose the areas you want advice on — see the fee schedule for the full menu.

IMPLEMENTATION / ADVICE PIECE

Every engagement closes with your advice documented in a Record of Advice and the agreed actions implemented. Advice with us is never left on paper.

Please note: Advice Sessions are offered as our capacity allows. Clients in the Partnership always receive priority scheduling, and there may be periods where new Advice Session bookings are unavailable.



Your Responsibilities

ACCURATE & UP-TO-DATE INFORMATION

For us to offer advice best aligned with your interests, it's crucial you provide us with accurate and comprehensive information regarding your personal and financial circumstances, goals, and objectives.

Also, keep your financial adviser informed about any changes that could impact your future goals or financial plans. Remember, withholding information could lead to unsuitable advice.

PERSONAL IDENTIFICATION

As part of our compliance with the Anti-Money Laundering and Counter Terrorism Finance Act, we'll request identification documents such as passports and driver's licences. We securely store copies of this information.

You can provide instructions in writing, over the phone, or via email. In some cases, signed instructions might be required.

Feel free to contact us with any inquiries or concerns about our advice or the recommended products. We're here to assist and clarify.



Our Complaints Procedure

Our utmost commitment is to deliver the finest advice and services to you consistently. Nevertheless, if for any reason you find our services unsatisfactory, we kindly request that you reach out to us directly as your initial course of action. We will respond to your complaint within **24 hours** and provide a final response to your complaint within **30 days**.

If our response doesn't meet your expectations, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA) for an independent review. AFCA is a free and independent external dispute resolution service.

MARIN WEALTH

Level 6, 123 Eagle Street,
Brisbane QLD 4000
info@marinwealth.com.au
1800 331 440

AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY

GPO Box 3, Melbourne VIC 3001
info@afca.org.au
www.afca.org.au · 1800 931 678

Compensation

Marin Financial Pty Ltd maintains professional indemnity insurance that complies with the requirements of the Corporations Act. This coverage applies to both current and former advisers authorised by Marin Wealth Pty Ltd.



Our Privacy Policy

Safeguarding your privacy is of paramount importance to us. To ensure transparency, we have established a Privacy Policy that outlines our practices regarding the collection, storage, usage, and disclosure of your personal information.

COLLECTION & USAGE OF PERSONAL INFORMATION

We collect personal information from you in order to gain a thorough understanding of your individual circumstances and provide tailored advice that aligns with your needs and objectives. Additionally, we gather information to fulfill our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act.

While our primary method of collecting information is directly from you, there may be instances where we seek your authorization to obtain it from other parties, such as your accountant or superannuation fund.

It is important to note that if you fail to provide us with the requested information, we may be unable to offer our services to you effectively.

DISCLOSURE OF PERSONAL INFORMATION

We handle and utilise your personal information exclusively for the purpose of delivering our services to you. External disclosure of your personal information will only occur under the following circumstances:

1. When mandated by the law.
2. With your explicit consent.

Our Privacy Policy provides comprehensive details on how we collect, store, use, and disclose your personal information. It also outlines procedures for accessing, rectifying, and filing complaints regarding your personal information should you be dissatisfied with our handling of it.

Our full Privacy Policy (Version 2.0, 8 July 2026) is available at marinwealth.com.au/privacy.



Our Fee Structure

ALL PRICES INCLUDE GST

We believe in transparent pricing that reflects the value and outcomes of the advice we provide. All fees quoted in your personalised Statement of Advice or Record of Advice are payable to Marin Financial Pty Ltd, which transfers 100% of these fees to PMFinancial, operating as Marin Wealth.

THE BLUEPRINT

Discovery

\$695

A dedicated engagement to assess your position and confirm the right way forward.

The Blueprint

The complete, personalised strategy — designed, documented and implemented. Your exact fee is confirmed at your Findings Presentation, based on scope and complexity.

FROM

\$6,950
INDIVIDUALS

\$9,900
COUPLES

When working with couples, we tailor strategies for each partner while aligning them toward shared goals — maximising efficiency and impact across the household.



THE PARTNERSHIP

Includes your annual review and everything on the Advice Session menu below.

\$495/mo
INDIVIDUALS

\$625/mo
COUPLES

ADVICE SESSIONS

as capacity allows

ADVICE SESSION <i>credited toward your selected reviews</i>		\$695
CHOOSE THE AREAS YOU WANT ADVICE ON		FROM
Estate & beneficiary alignment		\$395
Super & contributions strategy		\$495
Cash flow & debt structure		\$495
Insurance cover review		\$595
Portfolio review & rebalance		\$695
Retirement projections update		\$695
IMPLEMENTATION / ADVICE PIECE <i>included in every engagement</i>		\$695
COMPLETE SESSION <i>Every area, implementation included</i>		FROM \$3,950 INDIVIDUALS FROM \$5,500 COUPLES



Our Fee Structure (cont.)

HOW YOUR ADVISER IS PAID

Your financial adviser is a salaried employee of Marin Wealth. A percentage of the business may also be distributed to them, and directors may receive performance bonuses, based on a combination of factors such as:

Client satisfaction · New business growth · Value and complexity of advice provided

NON-MONETARY BENEFITS

We may occasionally receive non-monetary benefits from product providers, such as educational tools, training, or technology valued up to \$300. Any item over \$100 is recorded in a register, available upon request.

PAYMENT & CLIENT AGREEMENT

Payment can be made via invoice, or deducted from your investment or superannuation account with your authorisation. All services and fees will be outlined in a formal Client Agreement.



Referral Agreement & Conflicts of Interest

REFERRALS TO OTHER PROFESSIONALS

As part of our advisory process, we may refer you to other professionals such as accountants, lawyers, property buyer agents, and insurance advisers, and may facilitate communication between you and these professionals. It is important to note that we do not receive any referral fees if you choose to engage their services.

However, please be aware that we cannot be held responsible for the advice and services provided by these external providers. We do not have any referral arrangements in place that involve the payment of fees to referring parties.

REFERRAL WITHOUT A HIDDEN AGENDA

Neither Marin Wealth, Marin Financial Pty, nor our advisers accept referral payments or incentives for recommending subject matter experts. Our commitment remains to act in your best interest with transparency and integrity.

Marin Financial Pty Ltd and Marin Wealth have no ownership or contractual affiliations with any financial product manufacturers that could potentially influence the service or advice you receive. **Your adviser has no vested interest in recommending the products of one institution over another.**



Contact Us

If you believe that we are the suitable advisers for your needs, please feel free to reach out. We look forward to assisting you further.

MARIN WEALTH

OFFICE

Level 6, 123 Eagle Street,
Brisbane QLD 4000

EMAIL

info@marinwealth.com.au

WEB

marinwealth.com.au

PHONE

1800 331 440

MARIN WEALTH

Juntos Somos Más—Together, We're More.

Juntos Somos Más



Juntos Somos Más — Together, We're More.

— VERSION 2.0 · 8 JULY 2026 —