

Financial Services Guide

Capital Markets Group (Australia) Pty Ltd

ABN 23 115 727 878 Authorised Representative No. 292979

This Financial Services Guide (FSG) is dated 05 September 2025 and is provided to you by Capital Markets Group (Australia) Pty Ltd (ABN 23 115 727 878) trading as Investagility (“**CMGA**”, “**Investagility**”, **we, our, us**) to inform you of the financial services provided by us and to comply with our obligations as an Authorised Representative of Sanlam Private Wealth Pty Ltd (“**Sanlam Private Wealth**”) which is the holder of an Australian Financial Services Licence (AFS Licence No. 337927).

This FSG is meant to assist you to decide whether to use our services and to explain:

- who we are;
- what financial services we provide and the products to which those services relate;
- what our responsibilities are and what type of advice we give;
- how you can instruct us;
- what you can expect to pay for the financial services;
- what remuneration and other benefits may be paid to us, our employees or others;
- what to do if you have a complaint, and how it will be dealt with;
- for what purpose we use your contact data; and
- how you can contact us.

This FSG contains only general information about the services we offer. If you still have any questions after reading this FSG, please contact us. Our contact details are listed at the end of this document.

What other disclosure documents and statements will I receive?

You will not be provided with any personal financial product advice from CMGA. Any advice we provide to you is general advice only and does not take into account your specific needs or objectives. All of our commentary, statements of opinion and recommendations in relation to financial products have been prepared without taking into account your personal objectives, financial situations or needs. It is up to you to decide whether or not you want to use our services, and if you need assistance or advice in this regard, you should consult a suitably qualified financial adviser. You will not receive a Statement of Advice from CMGA.

How will you communicate with me?

You can get in touch with us through the contact details at the end of this FSG or our website.

Who are we and what services are we authorised to provide?

CMGA (AR Number 292979) is responsible for the Financial Services described in this guide.

CMGA and its employees and directors are authorised representatives of Sanlam Private Wealth Pty Ltd, AFS Licence Number: 337927.

CMGA is a representative of, and acts on behalf of, Sanlam Private Wealth. CMGA does not act as a representative of any other licensee in relation to the services or products it provides.

CMGA is authorised by Sanlam Private Wealth to provide the following financial services to retail and wholesale clients:

- Provide general financial product advice to retail and wholesale clients for the following classes of financial products:
 - Deposit and Payment Products limited to basic deposit products;
 - Derivatives;
 - Interests in Managed Investment Schemes including Investor Direct Portfolio services;
 - Securities
- Deal in a financial product to retail and wholesale clients by applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:
 - Deposit and Payment Products limited to basic deposit products;
 - Derivatives;
 - Interests in Managed Investment Schemes including Investor Direct Portfolio services;
 - Securities.

CMGA provides its customers access to educational content and general advice.

Sanlam Private Wealth is an investment and financial services house with extensive experience in servicing the needs of both private investors and corporate clients. Sanlam Private Wealth has an extensive suite of products to service the needs of private clients and institutional investors.

What information do we offer to you, as our client?

We can offer you factual market data and analysis, including general advice and opinions, regarding those products and services our authorisation permits us to provide.

What are our responsibilities and what type of advice do we give?

We provide **general advice** and information regarding financial products and services that can be dealt and/or acquired through us. This information or advice does not take into account your personal or financial circumstances, needs or objectives and because of that you should, before acting on the advice, consider the appropriateness of the advice having regard to your personal and financial circumstances, needs and objectives.

Details of Associations or Relationships

CMGA does not have any relationships with any third-party entity that may influence the provision of financial services by CMGA to you.

How you can instruct us

Purchasing educational content and subscribing to member services is handled via the website found at <https://www.investagility.com/>

The costs, remuneration and other benefits that may be received by us, our employees and others?

CMGA is remunerated through course purchase fees and subscription fees. We do not receive commissions, brokerage or other payments related to the trading activities of clients.

There are a number of educational courses and subscription plans available from us. Pricing details and inclusions will be updated on our website from time to time. For the most up to date details, please review our website at <https://www.investagility.com/>

Our directors and employees who provide the financial services described in this FSG are remunerated by way of salary, directors fees and/or other employee benefits.

Where your business has been referred to CMGA, CMGA may be required to share a percentage of the Subscription Fee with other parties, as disclosed and authorised by you in the Agreement entered into between CMGA and you.

If you have a complaint, how will it be dealt with?

If you wish to make a complaint, the CMGA Compliance Director can be reached by email via admin@cmga.com.au. We will try to resolve your complaint quickly and fairly.

In the event that we are unable to resolve any issue or complaint you can contact Sanlam Private Wealth who has formalised client complaint resolution procedure in place to resolve any complaints or concerns you may have about the service provided to you. These should be directed to the Compliance Manager who can be contacted on (03) 8640 5508 or by email spw_compliance@privatewealth.sanlam.com.au.

All complaints are reviewed and investigated by our Compliance Manager. If you make a complaint, our first response will be to contact you to discuss the complaint and to register a formal record of such complaint.

If, despite our best efforts, you believe your complaint has not been satisfactorily dealt with, we offer the use of an independent industry arbiter, namely, the Australian Financial Complaints Authority (AFCA). Sanlam Private Wealth has agreed not to contest a final resolution from AFCA.

You can contact AFCA by writing to:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Toll Free: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

Sanlam Private Wealth as the authorising licensee for CMGA holds Professional Indemnity Insurance cover for the activities conducted under its AFS licence and continues to maintain Professional Indemnity Insurance that generally satisfies the requirements of s912B of the Corporations Act Regulatory Guide RG126.

For what purpose do we use your contact data?

Privacy is an important issue for us and we are committed to ensuring full compliance with Privacy Act requirements.

The personal data that we collect from you will only be used by us to assist in the planning of marketing proposals, education seminars, provision of general product advice to clients, as outlined in our Privacy Policy (https://www.cmga.com.au/privacy_policy/) and as permitted under the AMLCTF Act 2006.

How you can contact us and our authorising licensee?

	Capital Markets Group (Australia) Pty Ltd	Sanlam Private Wealth Pty Ltd
Telephone	+61448497861	(02) 8245 0500
Mail or in Person	GPO Box 2929 Sydney NSW 2001	Level 2, 33 York Street Sydney NSW 2000
Website/s	www.cmga.com.au www.investagility.com	www.sanlamprivatewealth.com.au
Email	admin@cmga.com.au	Spw_compliance@privatewealth.sanlam.com.au