FINANCIAL SERVICES GUIDE

Typlan Pty Ltd t/a Qin Wealth

Leon Cheah | Authorised Representative No. 316721 • Corporate Authorised Representative No. 1258439
Corporate Authorised Representative of LAB AFSL Pty Ltd | ABN 49 693 690 952 | AFSL 700280

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Understanding the advice process and our relationship with you

LAB AFSL

PURPOSE

This Financial Services Guide (FSG) explains the financial services and advice provided by LAB AFSL Pty Ltd and your Financial Adviser (‘Adviser’), who is an Authorised Representative of LAB AFSL Pty Ltd. The FSG provides information on what to expect during the financial advice process including the types of documents you are likely to receive, our related parties and potential conflicts of interest, how we manage privacy and complaints. It also contains information about how we are paid and fees you may be charged.

This FSG contains an Adviser Profile (Part Two) for your Adviser. It contains important information about your Adviser including the relevant authorised representative number and areas of authorisation. Please take the time to review both parts of the FSG before engaging our services.

NOT INDEPENDENT

LAB AFSL Pty Ltd and our Advisers may receive commissions associated with the issue of life insurance products.

For these reasons, we do not represent ourselves as independent, impartial or unbiased.

Please refer to the ‘How you pay for advice’ section for more information.

WHO IS LAB AFSL PTY LTD?

LAB AFSL holds an Australian Financial Services Licence No. 700280 (AFSL) issued by the Australian Securities and Investments Commission (ASIC). LAB AFSL conducts business through its financial advisers who are appointed as Authorised Representatives under LAB AFSL’s AFSL.

LAB AFSL is responsible for the advice and conduct of your financial adviser. LAB AFSL is not responsible for any unauthorised services that they may offer (to the full extent permitted by law), so please check the services your adviser offers in FSG Part Two. The Licensee provides a range of services and support to its advisers such as technical, software, educational and administrative resources to assist them in providing you advice.

OUR FINANCIAL SERVICES

The Licensee is licensed under the Corporations Act 2001 (Cth) to provide financial product advice and to deal in a range of financial products. A wide range of financial products from various product providers are available and are thoroughly researched by qualified research professionals including, but not limited to, Lonsec, Zenith, SQM and Morningstar. Your Adviser is only authorised to advise on products which are approved by LAB AFSL for use, and will only recommend a product to implement your strategy after considering its suitability in relation to your individual objectives, financial situation, and needs.

If your adviser is authorised by LAB AFSL to provide Tax (Financial) Advice, based on the information collected from you, your Adviser will consider the tax consequences that relate directly to the financial advice being provided. However, this financial advice will not include an assessment of your overall tax position. To determine how your Adviser’s financial advice fits with your overall tax position, you should seek separate tax advice about liabilities, obligations or claim entitlements that arise, or could arise, under a taxation law.

YOUR ADVISER

Your financial adviser will be the Authorised Representative listed in Part Two of this FSG. This FSG must be read in conjunction with the Authorised Representative Profile as it forms part of this FSG. Part Two provides detailed information about your financial adviser such as their contact details, referral sources, how they are remunerated and the types of financial products and services they are authorised to advise/deal in. It will also contain details of their

Authorised Representative number to enable you to find out details about them from the ASIC MoneySmart Financial Adviser Register. Please retain both Part One and Part Two of the FSG.

OUR ADVICE PROCESS

A comprehensive advice process is designed to ensure that the advice provided is suited to your needs and financial circumstances. You will receive a number of documents throughout the advice process. We will provide these documents as per your preferred method, electronically or paper based.

Statement of Advice (SoA)

Your Adviser will formulate a strategy to help achieve your needs and objectives and will put together any personal advice in a Statement of Advice (SoA). An SoA sets out the scope of the advice, your current personal and financial position, the basis for the advice and how it addresses your needs and objectives. It will also disclose the fees and charges payable by you and the remuneration and other benefits we may receive.

Record of Advice (RoA)

Where a further review is conducted or ad-hoc advice is requested and personal advice is provided, the advice may be provided via a new SoA or a Record of Advice (RoA). Further advice may be in the form of an RoA where it does not significantly differ from the original advice provided.

Product Disclosure Statement (PDS)

If your Adviser recommends a product as part of your financial strategy, they will provide you with the relevant Product Disclosure Statement (PDS), which contains information about the product's key features, benefits, risks, and fees.

Ongoing Service Agreement / Fixed Term Agreement

If you enter into an ongoing review service for a period of more than 12 months, you will receive an Ongoing Service Agreement (OSA); your written consent will be sought annually to continue these fees via a fee consent form. For a service arrangement of 12 months or less you will receive a Fixed Term Agreement outlining the agreed service and the fees applied over the period.

WHAT INFORMATION SHOULD YOU PROVIDE?

Your adviser must act in your 'Best Interests'. To assist your adviser, we request you supply accurate information about your personal circumstances, needs and objectives; update your adviser on any changes; do not make payments for investments, contracts or fees 'made payable' to your adviser; never sign blank forms; and never sign any form or agree to any recommendation without fully understanding it.

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) to verify your identity and the source of funds and wealth. We will ask you to present identification documents such as passports and driver's licence and retain copies securely. We cannot provide you with services if you are unwilling to provide this information.

HOW WE HANDLE YOUR PERSONAL INFORMATION

LAB AFSL and its Authorised Representatives are committed to ensuring the privacy and security of your personal information and have adopted the principles set out in the Privacy Act 1988. For further details refer to LAB AFSL's Privacy Policy, available on request or at www.labafsl.com.au

HOW YOU PAY FOR ADVICE AND SERVICES

All advice fees and commissions are required to be paid directly to LAB AFSL as the licensee. LAB AFSL charges the corporate authorised representative a set monthly fee for the services it provides. If the fees, commissions or benefits are not calculable at the time we provide personal advice, we will describe the manner in which they are calculated at the time the advice is given or as soon as practicable after.

Financial Advice Fees

Fees are charged for the provision of advice and/or implementation of recommendations. Fees may be a Fixed Rate Fee, Percentage Rate Based, Hourly Rate Fee, or a combination, depending on complexity. Fees will be discussed and agreed with you prior to services being provided and disclosed in your SoA and/or RoA. The specific fee ranges for your Adviser are set out in Part Two.

Retail Insurance Product Commissions

LAB AFSL may receive initial and ongoing commissions from retail insurance product issuers where you acquire retail insurance products via our services. The maximum upfront (year 1) commission is 66% (inclusive of GST) and the maximum ongoing (years 2+) commission is 22% (inclusive of GST). For example, for an insurance premium of $1,000, the commission is up to $660 upfront and up to $220 each year thereafter.

Goods and Services Tax (GST) & Other Benefits

All financial payments, commissions and fees are subject to GST. Some product providers may give LAB AFSL or your Adviser other benefits such as entertainment or sponsorship where the amount is less than $300, or the benefit has genuine education or training purposes. Any benefit material to our advice will be disclosed in the SoA. Both LAB AFSL and your Adviser maintain a Register to document any benefits received.

COMPLAINTS

We always strive to provide quality advice and service and welcome any feedback. If you have a complaint, please take the following steps:

Step 1 — Contact your Adviser

Tell your Adviser about your complaint. We are committed to resolving your concerns.

Step 2 — Contact LAB AFSL

If not resolved within 5 working days, contact LAB AFSL in writing at PO Box 175, Mount Hawthorn WA 6915 or admin@labafsl.com.au. LAB AFSL will provide a response within 30 calendar days.

Step 3 — Australian Financial Complaints Authority (AFCA)

If you are not satisfied with our handling of your complaint, you may refer it to AFCA, which offers a free independent dispute resolution service: GPO Box 3, Melbourne VIC 3001 | info@afca.org.au | 1800 931 678 (free call) | www.afca.org.au. Information about your rights can also be obtained from ASIC on 1300 300 630. LAB AFSL is a member of AFCA.

Compensation Arrangements

LAB AFSL has professional indemnity insurance cover in place in accordance with s.912B of the Corporations Act 2001 (as amended). This insurance is subject to terms and exclusions and generally covers claims arising from the actions of our current and former employees or authorised representatives whilst they acted on our behalf.

HOW TO CONTACT US

LAB AFSL Pty Ltd
ABN 49 693 690 952
AFSL 700280
3A 356 Oxford Street (cnr Salisbury Street)
Leederville WA 6007
PO Box 175, Mount Hawthorn WA 6915

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Financial Services Guide — Part Two

Adviser Profile

Date Issued	30 July 2026
Purpose of this FSG Part Two	This Adviser Profile forms Part Two of your FSG and should be read in conjunction with Part One before making any decisions. It is a guide to your financial adviser and the financial services they can provide, and how they will work with you to achieve your goals.
Introducing your adviser	Leon Cheah ('Adviser') AR No. 316721 and Typlan Pty Ltd t/a Qin Wealth CAR No. 1258439 are Authorised Representatives of LAB AFSL Pty Ltd ABN 49 693 690 952 | AFSL 700280. Phone: 0417 110 101 Email: leon@qinwealth.com.au Web: www.qinwealth.com.au Business Address: 311-313 Hay Street, Subiaco WA 6008
Your adviser's qualifications	Bachelor of Commerce Certified Financial Planner (CFP)

Financial advice & strategy in the following areas

- Cashflow and financial management
- Investment management
- Savings and wealth creation
- Pre-retirement planning
- Retirement planning
- Financial protection and insurance
- Estate planning considerations
- Centrelink
- Business succession
- Finance and gearing

Financial advice & deal in the following products

- Government Debentures, Stocks and Bonds
- Deposit Products
- Managed Investment Schemes (incl. IDPS)

- Securities
- Superannuation including Self-Managed Superannuation Funds
- Life Insurance (Risk and Investment Products)
- Retirement Savings Accounts

WHAT ARE THE COSTS?

LAB AFSL receives all remuneration paid upon the provision of services by Leon Cheah and under contract deducts a Licensee fee from the amounts received. All remuneration received is then paid to Typlan Pty Ltd t/a Qin Wealth and/or its associated entities (Qin Wealth is owned by interests associated with Leon's family and Leon is a director of Qin Wealth). You will be provided with an estimate of all applicable fees/costs once your needs and requirements have been understood and agreed. All fees are quoted inclusive of GST.

Advice Preparation Fees (Initial Advice)

Fixed price fees for the preparation of your advice may range between $3,300 and $11,000. We reserve the right to reduce or waive an initial advice fee at our sole discretion.

Advice Implementation Fees

We may charge fixed price fees for the implementation of your advice which may range between $110 and $5,500.

Ongoing Professional Advice Service

We charge fixed price fees for our ongoing professional advice services which may range between $3,300 and $11,000 per annum.

Life Insurance Commission

Commissions may be paid from insurers to LAB AFSL and are at no additional cost to you. Initial commission may be between 0% and 66% of the initial annual premium; ongoing commission may be between 0% and 22% of the ongoing annual premium. For example, on an annual premium of $2,000 with a 66% upfront commission we will receive $1,320, and 22% ongoing would be $440 per annum. Should you cancel an insurance contract within the first two years the Adviser reserves the right to invoice you an amount equal to the costs incurred.

Other Fees

We may charge an hourly rate for advice and/or administrative services we provide in the range of $55 and $1,100 per hour.

Method of payment

You may elect to be invoiced directly for these fees to be paid to LAB AFSL, or to have these fees deducted from your financial product(s). An estimated cost of services will be provided before commencing any work. All fees deducted from financial product providers will require fee consent forms.

Referral arrangements

Leon may have referral arrangements with selected referral partners. If a referral arrangement applies to you, Leon will provide you with further details on the benefits received.