Dated: 17 July 2026

# Adviser Profile

## This document, the Adviser Profile, should be read in conjunction with the Financial Services Guide (FSG) already provided.

### Matthew Burton

Matthew Burton is a Sub-Authorised Representative (No 252612) of Scoop Investments Pty Ltd ATF Burton Family Trust trading as Zephyr Wealth. Scoop Investments Pty Ltd is a Corporate Authorised Representative (No 1245250) of Sentry Advice Pty Ltd AFSL 227748 (The Licensee).


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| **Business Address:** | Level 1, 335 Churchill Avenue, Subiaco, WA 6008 |
| **Postal Address:** | PO Box 272 Subiaco, WA 6904 |
| **Ph No:** | 08 6500 0585 |
| **Email:** | matthew@zwealth.com.au |
| **Website:** | www.zephyrwealth.com.au |


If you would like to make an appointment to discuss your needs and objectives in more detail, please contact me by phone number or email.

## The advice and products I can offer you

I am authorised to provide financial product advice for, and deal in, the following classes of financial products:

- Basic and non-basic deposit products
- Debentures, stocks and or bonds issued or proposed to be issued by a government
- Life products including investment life insurance products as well as any products issued by a Registered Life Insurance Company
- Interests in managed investment schemes including investor directed portfolio services
- Managed Discretionary Account Services
- Retirement savings accounts (“RSA”) products (within the meaning of the Retirement Savings Account Act 1997)
- Superannuation
- Self-Managed Super Funds
- Securities
- Tax (Financial) Adviser

## How are my company and I paid?

The Licensee initially receives all fees and commissions from clients and product providers and distributes them after their fees and other expenses are deducted. The Licensee generally retains a portion of fees paid under its authorisation arrangements.

For details of other possible benefits, please refer to the FSG and/or your Advice Documents. All fees and commissions outlined below are inclusive of GST.

## Initial Consultation

This initial meeting is at our cost.

Our main aim is to gather information about you and to determine your primary goals and objectives in seeking advice.

At the end of this meeting, we will outline the next steps and detail any fees applicable.

## Advice preparation

You may be charged a Statement of Advice preparation fee which will depend on the complexity of your individual circumstances and type of advice you require. Any fee for service must be paid within seven (7) days of the date of the tax invoice issued to you. The fee may range from $1,500 - $15,000.

## Implementation

We will outline the details of any fees, including Implementation Fees, for you to authorise before any work is carried out.

If you elect to proceed with our advice the fee will range from $1,500 to $15,000.

## Insurance products

My company or I may receive up-front commission of up to 60% (exclusive of GST) of your first annual insurance premium for arranging your cover. In addition, my company or I may receive, after the first year, an ongoing annual commission of up to 20% (exclusive of GST) of your annual insurance premium. Note that where commissions are the same for initial upfront and ongoing annual commission (i.e. level commissions) the above commission caps do not apply.

These commission payments are made by the relevant product issuers and are not an additional cost to you.

## Ongoing fee for advice

If you elect to pay a fee for access to services involved in the ongoing review of your financial planning strategy, the ongoing fee is based on the complexity of ongoing advice and the services provided.

The ongoing advice fee will be based on the level of services made available to you and the complexity of the advice. Complex advice requirements include the use of trusts and ownership structures, overseas assets, or incomes, executive options, or multiple investment entities. The frequency that review services are made available to you will also impact on the fee charged.

The ongoing advice fee can range from $4,800 - $60,000 per annum.

## Ad hoc advice

Where you do not wish to participate in an ongoing advice fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of between $0 and $1,000 per hour may apply.

## Other benefits, interests, or associations

I or my company have referral arrangements in place as described below. The method of calculating the amount of any referral payment applicable to you will be disclosed in your advice document or as soon as practicable after the advice is given.

### Referrals to a third party

We receive referral fees from third party providers when we refer clients to them. Details are set out below.

**Table - Details of arrangements for referrals to a third party:**

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|---|---|
| **Name of Referral partner** | MBS Insurance |
| **Services** | Life, Total and Permanent Disablement, Income Protection and Critical Illness (Trauma) Insurances |
| **Payment we will receive** | 20% Year 1 total revenue |
| **Example** | If a policy is successfully put in force and the upfront commission is $1,000 then Zephyr Wealth will receive $200 once off in the first year |

Sentry Advice Pty Ltd is not responsible for the services provided by these providers.

# Managed Discretionary Account (MDA) Service

## Nature of the MDA Service

Scoop Investments Pty Ltd offers a MDA Service that enables you to provide Matthew with the discretion to manage your investments in accordance with the MDA Contract and Investment Program.

You must first enter into a MDA Contract in order for you to utilise the MDA Service.

The Investment Program is reflective of your financial circumstances, needs and investment objectives and stated risk profile. It is intended that your portfolio assets will be actively managed by Matthew to facilitate the achievement of your needs and objectives within the parameters of the Investment Program.

The MDA Contract and Investment Program are prepared by Matthew and contain the following information:

- The nature and scope of the discretions that Matthew will be authorised and required to exercise in managing the investments;
- Any significant risks associated with the MDA Service;
- The basis on which Matthew considers the MDA Service suitable for you; and
- Warnings that the MDA Contract may not be suitable for you if you have provided limited or inaccurate information and that the MDA Contract may cease to be suitable if your circumstances change.

Matthew will be responsible for reviewing the Investment Program annually. This will be performed as part of the Annual Review process.

Under the MDA Service, you delegate to Matthew the investment discretion pertaining to your portfolio, including the decision on rights relating to the investments, such as Corporate Actions. In such instances, Matthew will not be required to communicate with you to seek your instructions.

## Significant risks associated with investing through the MDA Service

The significant risks associated with investing through the MDA Service are more fully described in the Investment Program; however you should be aware of the following:

The investment discretion involves the selection of assets exposed to the higher-risk investment sectors such as property, the share market and international investments and therefore entails exposure to capital risk.

The Investment Program is based on your relevant personal and financial circumstances, needs and objectives and risk/return preferences. Therefore, there may be risks associated with a change to those circumstances, needs, objectives and risk/return preferences which affect the appropriateness of the Investment Program.

Your portfolio assets will be subject to active management and therefore you will generally not be aware of the investment transactions being undertaken on your behalf until after the event and therefore such involves information risk.

## External Portfolio Management Service Provider

The MDA Service may utilise the services of a Portfolio Management Service Provider through which all transactions on your MDA portfolio will be made. As a result, you will also need to enter into an agreement with the Portfolio Management Service Provider to authorise them to act on the instructions of Matthew.

The MDA Service may utilise HUB24 as a Portfolio Management Service Provider for the administrative functions, reporting, and custodial and depository services associated with your portfolio.

HUB24's contact details are as follows:

Telephone: 1300 854 994

Address: GPO Box 529, Sydney NSW 2001

Sentry Advice Pty Ltd does not provide custodial or depository services relating to the MDA service for your portfolio assets.

## Compliance with legislative instrument

This FSG complies with the requirements of ASIC Corporations (Managed Discretionary Account) Instrument 2016/968 and ASIC Regulatory Guide 179.

## Fees and other costs

The following sets out the fees and costs that apply specifically to our Managed Discretionary Account service. Other advice, implementation or ongoing service fees that may be payable are disclosed separately in this FSG and, where relevant, in your Statement of Advice.

It is important that you read and understand all information about fees and costs, as these can affect the value and performance of your investment over time.

### Establishment fee
Nil. We do not charge a separate fee to establish your MDA.

### Contribution fee
Nil. We do not charge a separate fee when money is contributed to your MDA.

### Withdrawal fee
Nil. We do not charge a separate fee when money is withdrawn from your MDA.

### Exit fee
Nil. We do not charge a separate fee to close your MDA.

### Administration costs
These are the costs associated with administering and operating the MDA service, including record keeping, reporting, compliance oversight and related administrative support. Any administration costs that apply to you will be disclosed in your SOA and/or MDA contract.

### Investment management costs
These are the costs associated with managing the investment portfolios available through the MDA, including portfolio construction, asset allocation, investment research and ongoing review. We may engage third-party investment specialists to assist with these functions. Any investment management costs that apply to you will be disclosed in your SOA and/or MDA contract.

### Platform, transaction and product costs – HUB24
You may incur platform fees, brokerage, buy/sell spreads, transaction costs and underlying product costs. These are generally charged by the platform or product issuer and are disclosed in the relevant platform/product disclosure documents and, where applicable, your SOA.

Please refer to the HUB24 PDS which we will provide to you for a full disclosure of the fees charged by HUB24.

### Other MDA-related fees and costs
Nil.