Dated: 9 June 2026

Adviser Profile

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

Chelsea Vermillion-Maclean

Chelsea Vermillion-Maclean is a Sub-Authorised Representative (No 1306212) of Luna Wealth Pty Ltd ATF Luna Wealth Trust, trading as Luna Wealth Management. Luna Wealth Pty Ltd is a Corporate Authorised Representative (No 1316123) of Synchron Advice Pty Ltd AFSL 243313 (The Licensee).

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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.
- Retirement savings accounts (“RSA”) products (within the meaning of the Retirement Savings Account Act 1997)
- Superannuation
- 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 no upfront cost to you.

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 $0 - $5,000.

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 $0 to $5,000.

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.

Ongoing service fees might either be charged as a % of assets under advice p.a. which generally range from 0% p.a. to 1.7% p.a. (excluding investments using geared funds), or as a fixed fee. For example, if we charge a 1% ongoing service fee p.a. and you invest $100,000; your ongoing service fee will be $1,000 p.a. (assuming no change in value of the amount invested), or as a fixed fee. In some cases a percentage fee of assets under advice may not be applicable in which case a flat dollar fee, generally in the range of $0 to $11,000 per annum, may be charged.

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 $550 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 from a third party

We pay referral fees to third parties who refer clients to us. Details are set out below.

Table - Details of arrangements for referrals from a third party:

Name of Referral partner	Ladies Finance Club
Services	Financial Education
Payment we provide	Flat fee $500 inc GST
Example	If you proceed with financial advice from us following the referral, we will pay Ladies Finance Club a referral fee of $500 inc GST

Name of Referral partner	Loan Market Neo
Services	Mortgage Broking
Payment we provide	• Fixed $200 inc. GST per superannuation referral that proceeds with advice • Fixed $100 inc. GST per insurance only referral that proceeds with advice
Example	Loan Market Neo will receive $200 (incl. GST) for each superannuation referral that proceeds with advice and $100 (incl. GST) for each insurance-only referral that proceeds with advice.