

PART 2 Adviser Profile

Rachel Barlow

This Adviser Profile should be read together with Part 1 of the Financial Services & Credit Guide (FSCG) dated 12 August 2026.

Your Adviser

Rachel Barlow

Partner and Senior Financial Adviser

Authorised Representative (ASIC No. 001007321)

Rachel provides financial advice as an Authorised Representative of Esencia Wealth Pty Ltd, which is a Corporate Authorised Representative of Esencia Wealth Partners Pty Ltd AFSL 511532.

Contact Details

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Esencia Wealth operates multiple offices across Australia. A full list of our offices and contact details is available in Part 1 of the FSCG.

Licensee

Rachel Barlow is authorised by:

Esencia Wealth Pty Ltd (CAR No. 1308838)

Esencia Wealth Pty Ltd is a Corporate Authorised Representative of:

Esencia Wealth Partners Pty Ltd

ABN 72 28 641 921 AFSL 511532

Authorisations

Rachel is authorised to provide personal advice, general advice and deal in the same range of financial services listed in Part 1 of the FSCG, except for the following:

- Credit products
- Derivatives

In addition, she is authorised to provide tax (financial) advice.

Professional Qualifications

Bachelor of Business

Graduate Diploma of Applied Finance and Investment

Graduate Diploma of Financial Planning

Certified Financial Planner

Ethics and Professionalism in Financial Advice

Additional Accreditations

Self-Managed Superannuation Funds

Margin Lending & Geared Investments

Professional Memberships

Financial Advice Association Australia (FAAA)

Fees & Charges

All fees and charges will be explained to you and detailed within your Statement of Advice. Please refer to Part 1 of our FSCG for a guide on the fees you may pay.

Remuneration and Relationships

All fees payable in relation to advice you receive from Rachel are paid to Esencia Wealth Pty Ltd.



Rachel may benefit from remuneration paid by Esencia Wealth Pty Ltd in connection with their role, whether directly or indirectly, including via an entity associated with the adviser. These arrangements do not vary based on the financial products recommended.

Rachel may hold an ownership interest in Esencia Wealth Pty Ltd.

Benefits

Rachel may receive other benefits from product providers or other parties (up to a value of \$300), such as hospitality and attendance at professional development programs. A register is held by Esencia Wealth outlining the particulars of any benefits received and is available on request for a small charge.