

PART 2 Adviser Profile

Richard Marsden

This Adviser Profile should be read together with Part 1 of the Financial Services & Credit Guide (FSCG) dated 1 July 2025. Part 2 sets out specific details about your adviser as an Authorised Representative of Esencia Wealth Pty Ltd ('EW'), which is a Corporate Authorised Representative of Esencia Wealth Partners Pty Ltd ('EWP') AFSL 511532.

Adviser Representative

Richard Marsden (ASIC Representative No. 001236847)

Richard is authorised by EW (CAR No. 1308838) to provide the financial services described in Part 1 and Part 2 (Adviser Profile) of the FSCG.

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Professional Qualifications

Bachelor of Arts (Hons)
Graduate Diploma in Applied Finance & Investment
Diploma of Financial Planning
Ethics and Professionalism in Financial Advice

Additional Accreditations

Self Managed Superannuation Funds

Professional Memberships

Financial Advice Association Australia (FAAA)
Fellow Financial Services Institute of Australasia (FINSIA)

Authorisations

Richard is authorised by EWP 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
- Standard Margin Lending facilities

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

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

All fees payable relating to advice you receive from Richard will be paid to EW.

Richard is a salaried employee of EW and may also receive a bonus based on a combination of financial and non-financial measures that relate to income, compliance, continuing professional development and quality of service. In addition, he may receive dividends as a shareholder through an associated entity.

Benefits

Richard 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 EW outlining the particulars of any benefits received and is available on request for a small charge.