



THE AUSTRALIAN WEALTH ADVISORS GROUP LTD

ABN 31 653 634 292

SECURITIES TRADING POLICY

Effective: 1 November 2023

POLICY

This Securities Trading Policy ("Policy") is adopted by **The Australian Wealth Advisors Group Ltd** ("AWAG"), to establish guidelines and procedures for the trading of securities issued by AWAG by its directors, officers, employees, and other individuals involved in the Company's day-to-day operations. The Company is committed to preventing the misuse (or perceived misuse) of Price Sensitive Information by restricting certain Securities dealings undertaken by its directors, employees, and contractors.

PURPOSE

This Policy is designed to ensure compliance with applicable laws and regulations and to prevent the abuse of insider information.

SCOPE

This Policy applies to all individuals who are considered "Covered Persons," which includes directors, officers, employees, and any other individuals deemed to be insiders of the Company. These individuals have an obligation to adhere to the principles outlined in this Policy.

SUMMARY OF POLICY

1. No insider trading - Insider trading by any Director, employee, or contractor in respect of AWAG Securities or any other listed entity's Securities is prohibited.
2. Dealing in Closed Periods – Restricted Persons may not deal in AWAG Securities during Closed Periods
3. Dealing outside of Closed Periods - Restricted Persons may not deal in AWAG Securities outside of Closed Periods without consent.
4. No speculative trading - Directors, employees and contractors may not undertake short term or speculative trading or hedging in respect of AWAG Securities
5. No margin lending - Restricted Persons may not engage in margin lending which affects AWAG Securities

1. DEFINITIONS

1.1. **ASX** means the Australian Securities Exchange.

Board means the Board of Directors of AWAG.

Closed Periods means those periods that are set out in section 5.1 of this Securities Trading Policy.

Company refers to AWAG, its subsidiary companies, operating divisions, and business units.

Company Secretary means the Company Secretary of AWAG.

Corporations Act means the Corporations Act 2001 (Cth).

Director means any person who is appointed to the Board and includes alternate directors.

AWAG means The Australian Wealth Advisors Group Ltd (ABN 31 653 634 292).

Executive means any or all of the officers reporting to a Senior Executive.

Price Sensitive Information means any information concerning the Company or another listed entity that a reasonable person would expect to have a material effect on the price or value of the Company's or that other listed entity's Securities.

Restricted Persons means:

- a) Directors, Senior Executives and Executives.
- b) group corporate financial accounting personnel.
- c) the executive assistants to each Senior Executive and each Executive; and
- d) employees and contractors of the Company who have been notified that they are restricted persons.

Securities means shares, preference shares, options, derivatives, bonds, and other financial products that can be traded on a financial market and includes shares issued by the Company or any other company, renounceable rights, financial products issued or created by third parties over securities, and products designed to limit economic risk in securities holdings.

Senior Executive means any or all of the following personnel: the Group CEO, the Group CFO, the Company Secretary, all executives reporting to the Group CEO including the chief executive officers of each division of the Company.

2. INTRODUCTION

2.1. Background

The Corporations Act and the listing rules of the ASX contain important prohibitions against using Price Sensitive Information when dealing in the Securities of the Company and other listed entities.

This Securities Trading Policy has been developed to ensure the Company and its Directors, employees and contractors comply with their legal and regulatory obligations when dealing in the Securities of the Company and other listed entities.

2.2 Application

This Securities Trading Policy applies to all Directors, employees and contractors and forms a crucial part of the duties and responsibilities of all Directors, employees, and contractors.

Each Director, employee and contractor must understand his or her obligations under, and must comply with, this Securities Trading Policy.

The Company provides a copy of this Securities Trading Policy to all Directors, employees and contractors and holds regular training sessions about this Securities Trading Policy for all Restricted Persons to ensure that they are aware of their obligations and responsibilities.

2.3 Contravention

The Company considers contravention of this Securities Trading Policy a serious matter and reports of any contravention will be investigated by the Company.

Disciplinary action, including termination for misconduct, may be taken against any Director, employee or contractor of the Company who contravenes this Securities Trading Policy.

It is important to note that the Company's Directors, employees, and contractors may also be liable (in a criminal and civil way) for contravening this Securities Trading Policy.

3.0 INSIDER TRADING

3.1 Insider trading

Subject to some exceptions, the Company is required to disclose all Price Sensitive Information to ASX.

In some circumstances, and by virtue of their roles in the Company, the Directors, employees, and contractors may possess Price Sensitive Information that has not been disclosed to ASX.

A Director, employee or contractor of the Company engages in "insider trading" if he or she:

- a) deals in Securities in the Company or another listed entity whilst in possession of any Price Sensitive Information that has not been disclosed to ASX or
- b) communicates any Price Sensitive Information that has not been disclosed to ASX to another person.

3.2 Insider trading prohibition

The Corporations Act and the listing rules of the ASX contain prohibitions against insider trading which means that insider trading is illegal.

Directors, employees, and contractors of the Company must not engage in insider trading of the Company's Securities or in the Securities of another listed entity.

4.0 RESTRICTIONS ON DEALING

4.1 Dealing

For the purposes of this Securities Trading Policy, "dealing" in Securities includes:

- a) subscribing for, buying, and selling Securities (or entering into an agreement to do any of these things); and
- b) advising, procuring, or encouraging another person to subscribe for, buy and sell Securities (or entering into an agreement to do any of these things).

4.2 Prohibition on dealing in the Company's Securities

Directors, employees, and contractors of the Company must not deal in the Company's Securities if they possess any:

- a) Price Sensitive Information that has not been disclosed to ASX or
- b) confidential information of the Company that may be Price Sensitive Information.

4.3 Prohibition of dealing in the Securities of a listed entity.

Directors, employees, and contractors of the Company must not deal in the Securities of a listed entity if they possess Price Sensitive Information about that entity that has not been disclosed to ASX.

4.4 Prohibition of dealing during the Company's Closed Periods

Restricted Persons must not deal in the Company's Securities during the Company's Closed Periods as Restricted Persons are routinely in possession of Price Sensitive Information that has not been disclosed to ASX.

4.5 Prohibition on short term trading

Directors, employees, and contractors of the Company must not engage in short term or speculative trading in the Company's Securities.

For the purposes of this Securities Trading Policy, this prohibition applies to any:

- a) purchase and sale of the same Securities within a six-month period.
- b) trades undertaken by margin lenders to close out margin calls; and
- c) direct dealings in the Company's Securities as well as transactions in derivative markets involving exchange traded options, share warrants and similar instruments.

4.6 Prohibition on hedging

Directors, employees, and contractors of the Company must not engage in hedging arrangements, deal in derivatives, or enter into other arrangements which limit the economic risk related to the Company's Securities.

For the purposes of this Securities Trading Policy, this prohibition applies to any contracts for difference and other contracts intended to secure a profit or avoid a loss based on fluctuations in the price of the Company's Securities.

4.7 Prohibition on margin lending

Restricted Persons must not engage in any margin lending or Securities lending arrangements or grant a security interest, mortgage, charge, lien, or other encumbrance over the Company's Securities.

4.8 Dealings by connected persons.

Each Restricted Person must take reasonable steps to prevent any of his or her connected persons from dealing with Securities in any way that is prohibited under this Securities Trading Policy.

For the purposes of this Securities Trading Policy, a "connected person" of a director, employee or contractor of the Company includes:

- a) his or her spouse or domestic partner and child or step child and immediate family.
- b) a relative who has shared his or her household for at least 12 months as at the date of the relevant dealing.
- c) companies that are associated with him or her, or his or her connected persons by virtue of them holding (together or separately) 20% or more of the securities or controlling the exercise of 20% or more of the voting power at any general meeting.
- d) a trustee where the beneficiaries of the trust include him or her or any of their connected persons.
- e) his or her business partners and business partners of his or her connected persons.
- f) companies in which he or she is a director, or a senior executive concerned in, or taking part in, the management of the Company; and
- g) brokers, financial advisers, and investment managers who have the discretion to trade on his or her behalf.

5.0 DEALING APPROVAL REQUIREMENTS

5.1 Closed periods

In any financial year, the Company's Closed Periods are any period other than:

- a) the 28-day period commencing on the day immediately following the date on which the Company holds its annual general meeting.
- b) the 28-day period commencing on the day immediately following the date on which the Company gives its half year report to ASX; and
- c) the 28-day period commencing on the day immediately following the date on which the Company gives its preliminary final statement to ASX.

5.2 Requirement for approval for dealing outside Closed Periods

- a) Restricted Persons (other than Directors) must obtain approval from the Company Secretary before they (or any of their connected persons) deal in the Company's Securities outside of the Company's Closed Periods.
- b) Directors must obtain approval from the Chairman of the Board before they (or any of their connected persons) deal in the Company's Securities outside of the Company's Closed Periods.
- c) The Chairman of the Board must obtain approval from the Chairman of the Audit Committee of the Board before he or she (or any of his or her connected persons) deal in the Company's Securities outside of the Company's Closed Periods.

5.3 Process for requesting approval.

A Restricted Person may request approval to deal in the Company's Securities outside the Company's Closed Periods from the Company Secretary by submitting a signed and completed Request to deal in AWAG securities to the Company Secretary by email.

A Restricted Person must not deal in the Company's Securities until he or she receives written confirmation from the Company Secretary, Chairman of the Board or Chairman of the Audit Committee (as the case may be) that approval to deal in the Company's Securities outside a Closed Period has been granted.

A response to approval requests will normally be provided within two business days.

Approval is only valid for the period noted in the response to the request and will lapse if the Restricted Person does not complete the notified transaction. If an approval has lapsed, a Restricted Person must submit a new signed and completed Request to deal in AWAG securities to the Company Secretary by email.

5.4 Exempted dealings

Directors and employees of the Company may:

- a) deal in Securities under an offer or invitation made to all or most of the Company's shareholders (including rights issues, security purchase plans, or equal access buy-back) where the invitation or offer documentation that determines the timing and structure of the offer has been approved by the Board.

- b) participate on an ongoing basis in the Company's dividend reinvestment plans.
- c) apply to participate in any of the Company's executive share plans and request the transfer of unrestricted Securities from the trustee to an executive; and
- d) purchase Securities under any of the Company's employee share plans.

6.0 EXCEPTIONAL CIRCUMSTANCES

6.1 Board's discretion

In exceptional circumstances only, the Chairman has the discretion to grant an exemption to the prohibition on dealing in the Company's securities during the Closed Periods or in the case of the Chairman wishing to deal in the Company's securities, the Chairman of the Audit Committee of the Board has that discretion.

No exemption will be granted if the Chairman or Chairman of the Audit Committee of the Board considers that a Restricted Person possesses (or may reasonably be presumed to possess) Price Sensitive Information that has not been disclosed to ASX.

6.2 Process for requesting exemption.

A Restricted Person may request the Chairman to grant an exemption by submitting a signed and completed Request to deal in AWAG securities to the Company Secretary by email.

A Restricted Person must not deal in the Company's Securities until he or she receives confirmation from the Company Secretary (or an authorized delegate) that the Chairman has granted an exemption.

The Company Secretary (or his or her authorized delegate) will normally respond to requests within two business days.

Exemptions are only valid for the period noted in the response to the request and will lapse if the Restricted Person does not complete the notified transaction. If an exemption has lapsed, a Restricted Person must submit a new signed and completed Request to deal in AWAG securities to the Company Secretary by email.

7.0 NOTIFICATION OF DEALING

7.1 Notice of dealing by Restricted Persons

Restricted Persons must submit a signed and completed Notice of dealing in AWAG securities to the Company Secretary by email before 5:00pm on the second day after they deal in the Company's Securities.

7.2 Notification to ASX of change in Directors' interests

If a director deals in the Company's Securities, he or she must complete and sign the relevant Appendix 3X, Appendix 3Y or Appendix 3Z and submit it to the Company

Secretary by email before 5:00pm on the second day after he or she deals in the Company's Securities.

8.0 RESPONSIBILITIES UNDER THIS SECURITIES TRADING POLICY

8.1 Employees and contractors

Every Director, employee and contractor of the Company is responsible for ensuring that they:

- a) understand and comply with this Securities Trading Policy.
- b) do not engage in insider trading.
- c) where relevant, only deal in the Company's securities if they have been granted appropriate approval.
- d) do not disclose any confidential or Price Sensitive Information to any unauthorized person.

8.2 Company Secretary

The Company Secretary is responsible for:

- a) ensuring that Directors and employees of the Company are aware of and understand this Securities Trading Policy.
- b) receiving, processing, and retaining copies of all submitted Requests to deal in AWAG securities.
- c) receiving, processing, approving, and retaining copies of all submitted Requests to deal in AWAG securities.
- d) receiving and retaining copies of all submitted Notices of dealing in AWAG securities; and
- e) receiving and lodging with ASX all Appendix 3X, Appendix 3Y or Appendix 3Z forms provided by Directors.

8.3 Chairman

The Chairman is responsible for granting (on a discretionary basis) exemptions to the prohibition on dealing in the Company's Securities during a Closed Period.

Approved by the Board of AWAG, *effective 1 November 2023*

On behalf of the Board

A handwritten signature in black ink, appearing to read 'L. laFrate', with a long horizontal flourish extending to the right.

Lee laFrate

Chairman