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Financial Services Guide

This Financial Services Guide (FSG) Version 17: 25th June 2025, for Fortitude Private Wealth Pty Ltd (the licensee), ACN 091 322 931, ABN 34 091 322 931, Australian Financial Services Licence No. 435732, trading as Fortitude Private Wealth ABN 32 794 725 664 (Fortitude).

This Financial Services Guide (FSG) is designed to assist you in determining whether to use any of the services offered by the licensee.

This Financial Services Guide (FSG) contains information about:
• The Licensee, who is responsible for the financial service
• Your financial adviser
• The financial planning services and products your financial adviser can provide
• How the licensee, your financial adviser and other related parties are paid for the financial planning services provided to you
• Any associations or relationships that could create potential conflicts of interest
• Details of whom to contact should you have a complaint

Authorised Representative Profile (ARP)

This FSG must be read in conjunction with the relevant Authorised Representative Profile (ARP) of your advisor. It provides detailed information about your financial advisor such as their contact details, background and experience and the types of financial products they can advise and deal in.

Please retain both the FSG and the ARP for your reference and any future dealings with the licensee.

Who is your Financial Advisor?

Your financial advisor will be one of the advisors that is authorised by the licensee.

What advice is available to you?

The licensee can provide advice and strategies as well as project manage on the following, but not limited to:
• Cash flow management, optimal use of excess cash flow, reducing costs
• Structuring your financial affairs
• Tax effective wealth creation
• Increasing your cashflow tax effectively
• Superannuation, including Self Managed Superannuation Funds
• Investments and portfolio management, including Direct Shares
• Debt reduction
• Pre Retirement
• Retirement
• Financial protection and life insurance via third party MBS Insurance
• Estate planning
• Salary packaging
• Business succession
• Finance and gearing

What kinds of financial services and products are available?

The licensee can offer a range of investment, superannuation, insurance, wealth creation and retirement strategies and products.

The licensee maintains an Approved Products List (APL) containing financial products that have been researched by one or more external Research houses. A copy of the APL can be supplied to you upon request.

Fortitude is proudly a 100% privately owned business focussed on providing quality uncompromised advice to clients. We passionately act for our clients.

What initial services are provided?

• Identification of what is important to you and your family as well as clarifying your financial goals and objectives
• Collection and analysis of your existing personal and financial situation
• Investigation and consideration of possible financial planning strategies and products that will assist you to meet your goals and objectives
• For retail clients, presentation of a written recommendation, referred to as a Statement of Advice (SOA)
• For wholesale or sophisticated investors, presentation of a written Strategy
• Implementation of your strategy

What ongoing services are provided?

• Revision of your personal and financial situation at suitable agreed intervals
• Discussion of whether our recommendations remain appropriate should your personal circumstances or the legislative environment change
• Implementation of any recommendations made as part of our ongoing service to you

You and your financial advisor may agree in writing on a more extensive ongoing service.

Does Fortitude have any financial or equity relationships or associations with financial product Issuers?

Certain Fortitude business owners, staff members and clients may own shares in product issuers. Upon request we can provide this information on individual product issuers.

How will you pay for the services provided and what do they cost?

All fees are payable to Fortitude Private Wealth as the licensee.

Fortitude can be paid by fixed $ fees (preferred), % based fees and commissions, brokerage on direct share trades or a combination of all three, for both the initial and ongoing service.
Your financial advisor will discuss and agree both the rate and method of payment with you before any financial services are provided.

When you receive personal advice, your SOA or written Strategy will detail all remuneration and other benefits associated with the advice.

Fees

Fees are at a fixed dollar rate and will reflect the size and complexity of your personal situation and the time and effort in our work for you. A typical base rate upfront one-off fixed fee is $6,600 (including GST) for the initial strategy, project management and implementation work, and from $2,200 (including GST) per month for the ongoing service. Lower fees may be offered for younger wealth accumulators with more simplified affairs via a fixed dollar rate or percentage based. Higher fees may also be charged for clients with larger and more complex affairs.

For clients on a fee below a fixed fee service of $2,200 per month, a fee may be received or charged by Fortitude for legal, insurance and mortgage broking services.

We may financially reward parties that refer appropriate clients to us.

NOT INDEPENDENT
For some clients, the licensee receives commission payments on certain products. By doing this we are not allowed to use the words Independent, Impartial or Unbiased when describing our business. For more information on this please ask your adviser.

Stamping Fees

In some circumstances, companies may pay a stamping fee when raising capital. Where possible, Fortitude seeks to receive these fees in order to pass them on to clients upon receipt of the funds. Fortitude reserves the right to keep a fee of up to $110 (including GST) from this rebate to part reimburse our administration services for facilitating this transaction. The exact amount is calculated as being the lesser of 50% of the stamping fee or $110. As such, the amount rebated to the client will always be greater than or equal to Fortitude's administration fee.

Referral Fees or Gifts

If a third party referred you to us, we may forward referral payments or gifts to the third party. The licensee may also be paid a referral fee. If relevant, these amounts do not involve additional costs and will be disclosed in your Statement of Advice (SOA) if and when applicable. All Fees and Commissions are subject to GST.

What other documents might you receive?

As a retail client, you might receive the following documents to help you make an informed decision on any financial strategy or recommend financial product.

Statement of Advice (SOA)

All personal advice provided to retail clients will be outlined in a SOA. The SOA will contain personal advice, the basis on which it is given, details of fees, commissions and information on relevant associations.

The SOA is used for initial advice and any subsequent advice may be provided in the form of a record of advice, a statement of additional advice or another form of documentation.

Where further advice is provided that involves a significant change, you will be provided with a SoA Where further advice is provided that does not involve a significant change your advisor will make a record of the advice (ROA). There are no limitations in relation to time or how you make your requests for a copy of the RoA.

Where the definition of a wholesale or sophisticated investor is met, there is no requirement to formally document any advice in a SOA.

Product Disclosure Statement (PDS)

You will receive a PDS if your advisor has provided advice on a particular product. A PDS will contain the key features of the financial product, significant risks and benefits, and fees associated with the financial product.

Who is the Licensee?

Fortitude Private Wealth Pty Ltd is the licensee.

How are Fortitude and the licensee paid?

All fees and commissions are payable to Fortitude Private Wealth, the licensee as trustee for the Fortitude Private Wealth Unit Trust.

What other benefits may product providers give to the licensee or your financial advisor?

Some product providers may give the licensee or your financial advisor benefits such as entertainment or sponsorship. The licensee maintains a Register in line with industry standards to document any alternative forms of payment received. These registers are publicly available and must be provided within 7 days after request.

What information should you provide to receive personal advice?

Your financial advisor will complete a tailored Advice Map with you which will record what's important to you, as well as your personal objectives, lifestyle goals, details of your current financial situation and any other relevant information.

The information obtained will be assessed by your financial advisor to assist them in providing appropriate advice.

You have the right to withhold personal information, but this may compromise the effectiveness of the advice you receive.

You should read any warnings contained in the SOA or strategy document carefully before making any decision relating to a financial strategy, investment or product.

How can you give instructions to your financial advisor about your financial investments and products?

You may specify how you would like to give us instructions. For example you may nominate to instruct us to act by email, telephone or other.

What information is maintained in your file and can you examine the client file and who may access it?

Your financial advisor will maintain a record of your personal information including details of your objectives, financial situation and any recommendations made to you. If you wish to examine your file please ask your financial advisor and they will make arrangements for you to do so.

Your financial advisor and the licensee are committed to complying with a privacy policy to protect the privacy and security of your personal information. Please ask your financial advisor if you wish to obtain a copy of our privacy policy.

Will my information be disclosed overseas?

As per our privacy policy, we store your information in the cloud or other types of network and/or electronic storage, these can be accessed from various countries through an internet connection.

We currently outsource some of our administration work to staff members in the Philippines.

Some services may require disclosure of personal information to these organisations. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents for Fortitude advisors. These organisations do not store data on their servers and their team is regularly audited to ensure this does not happen. If anything is held, it is to complete work and then deleted once the work is complete.

Compensation arrangements

The licensee holds Professional Indemnity (PI) Insurance cover with Pacific Indemnity underwriting Solutions Pty Ltd for the activities covered under the AFS Licence. Details of this cover are available to you upon request. The licensee believes that the Professional Indemnity cover satisfies the requirements for compensation arrangements under s. 912B of the Corporations Act 2001.

What should you do if you have a complaint?

If you have any complaints about the services provided, please take the following steps:
- Contact your financial advisor and tell them about your complaint.
- If your complaint is not satisfactorily resolved within 30 working days, please contact the licensee's Compliance Manager by telephone or in writing. The licensee will try to resolve your complaint quickly and fairly.

If you do not get a satisfactory outcome, you have the right to take your complaint to the Australian Financial Complaints Authority (AFCA), GPO Box 3 Melbourne VIC 3001. Their free call number is 1800 931 678. The licensee is a member of this Service.

FSG Issued by:

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