Financial Services Guide

11 November 2026

This Financial Services Guide (FSG) is dated 11 November 2026 and is provided by Pitcher Partners Wealth Protection Pty Ltd (ABN 50 646 098 580).

Pitcher Partners Wealth Protection Pty Ltd has been authorised by Bombora Advice to distribute this FSG. Pitcher Partners Wealth Protection Pty Ltd's Authorised Representative number is 001284781.

Contact details for Bombora Advice Pty Ltd:

Registered Address: Level 5, 600 Bourke Street
Melbourne VIC 3004

Email: info@bomboraadvice.com.au

Website: www.bomboraadvice.com.au

Contact details for Pitcher Partners Wealth Protection Pty Ltd:

Street Address: 345 Queen Street
Brisbane QLD 4000

Postal Address: GPO Box 3337
Brisbane QLD 4001

Phone: (07) 3222 8444

Website: www.pitcher.com.au

Definitions

"We", "our", "us" means Pitcher Partners Wealth Protection Pty Ltd and its Consultants.

How can you provide your instructions to us?

You may provide us with instructions by using any of the contact details above.

Not Independent

As Pitcher Partners Wealth Protection receives commissions from life risk insurance products held by our clients, we are not able to refer to ourselves or our advice as 'independent', 'impartial' or 'unbiased'.

Purpose of this Financial Services Guide

This Financial Services Guide ('FSG" or the 'Guide') provides you with important information about Bombora Advice Pty Ltd ('Bombora' or 'Licensee'), and its Consultants, who will provide you with the financial services described in this Guide. It is designed to help you evaluate and make an informed decision about whether to use the financial services described in this Guide. We suggest you retain this Guide for your future reference. If any part of this Guide is not clear, please speak to us.

Who provides the financial services described in this FSG?

The financial services described in this FSG are provided by Pitcher Partners Wealth Protection Pty Ltd. The terms 'I', 'me', 'us', 'we' and 'our' refers to Pitcher Partners Wealth Protection Pty Ltd.

The term 'Consultants' refers generally to Bombora Advice Consultants.

Who is responsible for those financial services?

As the holder of an AFSL, Bombora Advice is responsible for the financial services we provide to you. Bombora Advice acts on its own behalf when these financial services are provided to you.

In relation to the financial services offered in this FSG, Bombora Advice, as the holder of an AFSL, does not act on behalf of any other person or licensee. Bombora Advice is only responsible for the services offered in this FSG.

The law requires Bombora Advice to have arrangements in place to compensate certain persons for loss or damage they suffer from certain breaches of the Corporations Act by Bombora Advice and/or its Consultants. Bombora Advice has internal compensation arrangements as well as professional indemnity insurance that satisfy these requirements.

PRIVACY STATEMENT

Why we collect your personal information

We collect and hold personal information, including sensitive information such as health information, to provide services, meet our legal and regulatory obligations, manage risk and fraud, address complaints and operate our business.

We generally collect information directly from you, but may also collect it from people acting on your behalf, service providers, product issuers, employers, referrers, electronic verification services and other organisations where permitted by law.

If you do not provide the information we reasonably require, we may be unable to provide some or all of our services to you.

How we use and disclose your information

We may use and disclose your personal information to provide our services and to related entities, Authorised Representatives, financial product issuers, service providers, professional advisers, regulators, government agencies, complaints bodies and others you authorise or where required or permitted by law.

We may disclose personal information to recipients outside Australia. Our Privacy Policy identifies the countries in which overseas recipients are likely to be located and explains how we manage overseas disclosures. We collect, use and disclose identification and other information as required under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 and other applicable laws. This information may be provided to regulators and other persons where required or authorised by law.

We may use technology, software and automated processes to assist with activities such as client onboarding, risk profiling, product research, compliance checks, document preparation and administration.

We have not arranged for a computer program to use personal information to make, or do something substantially and directly related to making, a decision that could reasonably be expected to significantly affect an individual's rights or interests.

Other important information

We take reasonable technical and organisational measures to protect personal information from misuse, interference, loss and unauthorised access, modification or disclosure.

Our Privacy Policy is available at www.bomboraadvice.com.au and explains:

- how we collect, hold, use and disclose personal information;
- how you may access or correct your information;
- how you may make a privacy complaint and how we will respond;
- our use of digital signatures and technology; and
- our overseas disclosures and direct-marketing practices.

We may contact you about products, services or information that may be relevant to you. You may opt out of marketing communications at any time by using the unsubscribe facility or contacting us.

If you provide us with personal information about another person, please ensure that you are authorised to do so and, where appropriate, make them aware of this Privacy Statement.

In addition to the information provided above, further details around privacy are available at www.bomboraadvice.com.au or by calling us on 1300 653 097.

Compensation arrangements

Bombora Advice has arrangements in place to maintain adequate professional indemnity insurance as required by s912B of the Corporations Act. This insurance provides cover for claims made against us and our representatives, including claims in relation to the conduct of representatives who no longer work for us but who did so at the time of the relevant conduct.

What to do if you have any concerns about our services

Internal dispute resolution service

If you have a complaint or concern about the service provided to you, we encourage you to take the following steps:

1. Contact Pitcher Partners Wealth Protection Pty Ltd first about your concern.

2. If your concern is not resolved to your satisfaction, you may contact Bombora Advice by any of the methods below:

Writing:
General Manager
Bombora Advice Pty Ltd
Level 5, 600 Bourke Street
Melbourne VIC 3000

Email:
info@bomboraadvice.com.au

Phone: 1300 653 097

We will review your concerns and provide a full written response within 30 days of receipt of your complaint unless the matter is complex or circumstances beyond our control delay our review of your complaint. If this occurs, we will notify you within 30 days of the reason for the delay and provide you the option to escalate the matter to Australian Financial Complaints Authority (AFCA) if you are dissatisfied.

External dispute resolution process

If your concern is not resolved via the internal dispute resolution process, or if you are not satisfied with the decision, you may contact the Australian Financial Complaints Authority (AFCA).

AFCA independently and impartially resolves disputes between consumers and financial service providers at no cost to you.

You may contact AFCA by:

Writing:
Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Email:
info@afca.org.au

Website:
www.afca.org.au

Phone: 1800 931 678

The Australian Securities & Investments Commission (ASIC) is Australia's corporate, markets and financial services regulator. ASIC contributes to maintaining Australia's economic reputation by ensuring that Australia's financial markets are fair and transparent, and supported by informed investors and consumers alike.

ASIC seeks to protect consumers against misleading or deceptive and unconscionable conduct affecting all financial products and services.

You may contact ASIC by:

Writing:
Australian Securities & Investments Commission
GPO Box 9827
Your Capital City

Or

PO Box 4000
Gippsland Mail Centre
Victoria 3841

Website:
www.asic.gov.au

Phone: 1300 300 630

Does Pitcher Partners Wealth Protection Pty Ltd have any associations or relationships?

I have an association with Pitcher Partners Wealth Protection Pty Ltd, ABN 50 646 098 580, as an employee. All fees and commissions generated are paid to Pitcher Partners Wealth Protection Pty Ltd by Bombora Advice.

Pitcher Partners Wealth Protection Pty Ltd is also a Corporate Authorised Representative of Bombora and is not a related company of Bombora. Pitcher Partners Wealth Protection Pty Ltd's Authorised Representative number is 00128781.

What advice does Pitcher Partners Wealth Protection provide?

Pitcher Partners Wealth Protection is authorised by Bombora Advice to provide **general advice*** in the following areas:

- Life products, including investment life products and life risk products.
- Superannuation (insurance only)

*General advice does not take into consideration your personal circumstances, objectives, financial situation or needs.

Fees and charges

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by me are paid to Bombora.

Bombora receives all fees and commissions payable for the services we provide and pays 100% of all the fees and commissions it receives to Pitcher Partners Wealth Protection Pty Ltd.

We receive a salary as an employee of Pitcher Partners Wealth Protection Pty Ltd.

The commission Pitcher Partners Wealth Protection will receive in the first year is 66% of the net* premium you pay. From year two and for each year thereafter that your policy/s remains in place, Pitcher Partners Wealth Protection will receive 22% of the net premium you pay. These rates include GST.
*Excludes policy fees and stamp duty

For example:
You take out an insurance policy where the net premium is $1,000. Pitcher Partners Wealth Protection will receive $660 in the first year, being 66% of the net premium. Pitcher Partners Wealth Protection will receive $220 in the second year, being 22% of the net premium, and for each year thereafter that your policy remains in place.

Claims Management Fee

If you choose to have us assist you with a claim, you may be charged a Claims Management Fee.

Lump sum claims (Death, Total & Permanent Disability and Trauma) – this will be a fixed percentage of up to 3% of the claim proceeds paid to you.

Income Protection claims - we may need to charge time-based fees, and these will be calculated using a rate of $440 per hour. The total amount payable will depend on the time taken by us for you to receive payment of the benefit(s).

Claw-back Fee

The insurance provider will reverse some or all of the commissions paid to us if the recommended insurance policies are cancelled or reduced within 24 months of the policy start date. If this happens, there will be an administration cost invoiced to you, which will be the greater of $1,650 or the reversed amount, as advised by the insurance provider. This cost is per person.

See examples below:

***1**. Mr/Ms Client takes out an insurance policy where the adviser commission is $5,000. Should Mr/Ms Client elect to cancel or reduce their policy within the first 12 months of the policy being put into force, the insurance provider can reverse the commissions up to the full amount of the $5,000 paid to us. The exact amount of the commissions reversed is advised by the insurance provider. In these circumstances we will invoice you for the amount reversed by the insurance provider to cover the cost of providing advice.*

***2.** Mr & Ms Client each take out an insurance policy where the adviser commission is $3,000. If Mr & Ms Client elect to cancel or reduce their policies between 12-24 months of the policies being put into force, the insurance provider will reverse $1,800 paid to us ($900 per client). In this example we will invoice you, the clients, for $3,300 ($1,650 per client).*

Note: During a claim, the insurer will generally continue to pay us ongoing commissions, which helps cover the cost of any support or services we provide. If those commissions are later reversed, recovered, or clawed back by the insurer, we may seek to recover those amounts or charge a reasonable fee for our services. Any fee will be discussed with you before it is charged.

Will Pitcher Partners Wealth Protection pay or receive fees when receiving or making a referral?

If you have been referred to Pitcher Partners Wealth Protection Pty Ltd by an external party, we may make a payment to the external party for that referral. The payment will be paid to the external party by Pitcher Partners Wealth Protection Pty Ltd at no additional cost to you.

If Pitcher Partners Wealth Protection Pty Ltd refers you to an external party, we may receive a payment from that external party for the referral. The payment will be paid by the external party to Pitcher Partners Wealth Protection Pty Ltd at no additional cost to you.



Bombora Advice Pty Ltd
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