



PITCHER PARTNERS



Financial Services Guide

Pitcher Partners Private Wealth Pty Ltd
ABN 91 631 442 138
AFSL 515251

Issue Date: 5 July 2022

Pitcher Partners Private Wealth Pty Ltd – Financial Services Guide

This Financial Services Guide (FSG) was prepared on 5 July 2022.

About This Document

This FSG is an important document designed to help you make an informed decision about whether to use the financial services that we provide to our clients.

It provides you with information about the entities that may provide you with financial services:

- the licensee, Pitcher Partners Private Wealth Pty Ltd;
- the licensee's Corporate Authorised Representative, Pitcher Partners Private Wealth Operations Pty Ltd (Pitcher Private); and
- individual Authorised Representatives of the licensee.

We collectively refer to Authorised Representative(s) in this FSG as "us, our, we".

The FSG contains information about:

- who we are and how we can be contacted;
- the financial services that we provide;
- the financial products we are authorised to provide advice on;
- the process we follow to provide financial services;
- how we manage any potential conflicts of interest;
- how we and other relevant parties are remunerated when we provide those services;
- how we protect your privacy; and
- details of our internal and external dispute resolution procedures.

It sets out the circumstances in which we are required to provide you with a Statement of Advice (SOA) in relation to any personal advice you may receive from us in the provision of services that we offer, when we will provide you with a Record of Advice (ROA), and the circumstances in which we will provide you with a Product Disclosure Statement (PDS). We are only able to provide personal advice about certain financial products that we are authorised to provide advice in relation to under the licensee's Australian Financial Services Licence (AFSL).

The SOA describes the basis upon which we have made a specific recommendation, and the PDS (which may relate to the personal advice that we provide) provides information about the products that we may recommend to you. The ROA relates to further advice being provided post the provision of a SOA.

The provision of financial services referred to in this FSG is intended to be (and is) only available to clients who are located within Australia. We recommend you retain this FSG for your future reference. If any part of this FSG is not clear, please speak to your financial adviser.

Not Independent

Pitcher Private may receive commissions on the sale of life risk insurance products. As such, we cannot use the terms 'independent', 'impartial' or 'unbiased' as defined in Section 923A of the Corporations Act. However, this does not impact on our ability to act in your best interest when providing advice to you.

Who is responsible for the financial services?

The Licensee

As the holder of an Australian Financial Services Licence (AFSL), Pitcher Partners Private Wealth is responsible for the financial services provided to you.

The Licensee contact details are:

Licensee Name	Pitcher Partners Private Wealth Pty Limited
ABN	91 631 442 138
AFSL	515251
Address	Level 5, 12 Stewart Avenue, Newcastle West, NSW 2302
Mail Address	Box 29, Hunter Region MC NSW 2310
Phone	1800 234 000
Email	wealth.m@pitcherprivate.com.au

The Licensee's Authorised Representatives who may provide services to you are listed below.

Authorised Representative details

The Corporate Authorised Representative (CAR) is:

Corporate Authorised Rep Name	Pitcher Partners Private Wealth Operations Pty Limited
Authorised Representative Number	343225
Address	Level 5, 12 Stewart Avenue, Newcastle West, NSW 2302
Phone	1800 234 000
Email	wealth.m@pitcherprivate.com.au

The individual Authorised Representatives are:

Authorised Representative	Authorised Rep Number
Mark Robert Alexander	245795
Lydia Blakemore	366512
Tim Deamer	246391
Joshua Edward Drake	245906
Karen Louise Faehndrich	313391
Alison Grace Fischer	424116
Matthew Douglas Kerr	267593

Our Financial Services

We focus on creating sound financial strategies that help you make the right decisions about money – thus liberating the time for you to pursue the things in life that really matter. Through close collaboration and a clear understanding of your needs, we'll help you make the right decisions about your future. Our aim is to give you the confidence to make more meaningful use of your precious time, reassured that your finances are being taken care of.

Our specialist advice is best suited to:

- Successful families;
- Business owners;
- Professionals and Executives;
- Self-funded / independent retirees.

We are licensed under the Corporations Act 2001 (Cth) to provide financial product advice and dealing services to retail and wholesale clients in respect of the following:

- Basic and non-basic deposit products
- Foreign exchange contracts
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life products including:
 - investment life insurance products; and
 - life risk insurance products
- Interests in managed investment schemes including investor directed portfolio services
- Securities
- Standard margin lending facilities
- Superannuation products

Individual advisers may not be qualified to provide advice in all of the services and products noted. Their individual profile guides will note any limitations to the advice they are qualified to provide.

There is an important difference between 'general advice' and 'personal advice'. If we provide you with 'general advice' it means that we have not considered any of your individual objectives, financial situation and needs. When we provide you with general financial product advice, we will also give you a general advice warning.

If we provide you with 'personal advice' we will consider your individual objectives, financial situation and needs when making our recommendation to you.

We will only provide services to you with your prior, informed consent. If you do not understand any of the information in this FSG, or have any other questions relating to the terms on which we will be acting, please contact us.

In providing our services, other financial matters may arise, however, we are not authorised to assist with any financial and product services except those explained above.

Professional Accreditations

Professionalism is a measure of clear expectations of professional conduct, individual commitment to those obligations and preparedness to be held accountable by peers and the community.

Financial Planning Association of Australia ('FPA')

As an FPA Professional Practice we demonstrate the highest professional and ethical standards through commitment to the FPA Code of Professional Practice and CFP® Certification. The FPA Code of Professional Practice brings together a comprehensive set of ethical principles, practice standards and conduct rules.

It includes three enforceable components:



Certified Financial Planner (CFP)

The CFP® designation is awarded to members who have met rigorous professional competency, ethics and professional practice standards.

The program of work provides members with further knowledge, skills and professionalism to ensure high-level comprehensive advice within a context of full compliance, sound organisational practice and ethical approach.



Professional Standards

Pitcher Private and its Authorised Representatives meet (and exceed) the educational qualifications and ongoing training required of licensed financial advisers in Australia.

In addition to the qualifications, examination and Professional Year requirements, the conduct of our people is underpinned by the Code of Ethics which is a set of principles and core values that lays the foundations for a professional advice practice.

Standards of

Ethical behaviour

Standard 1

You must act in accordance with all applicable laws, including this Code, and not try to avoid or circumvent their intent.

Standard 2

You must act with integrity and in the best interests of each of your clients.

Standard 3

You must not advise, refer or act in any other manner where you have a conflict of interest or duty.

Standards of

Client care

Standard 4

You may act for a client only with the client's free, prior and informed consent. If required in the case of an existing client, the consent should be obtained as soon as practicable after this Code commences.

Standard 5

All advice and financial product recommendations that you give to a client must be in the best interests of the client and appropriate to the client's individual circumstances.

You must be satisfied that the client understands your advice, and the benefits, costs and risks of the financial products that you recommend, and you must have reasonable grounds to be satisfied.

Standard 6

You must take into account the broad effects arising from the client acting on your advice and actively consider the clients broader, long-term interests and likely circumstances.

Standards of

Quality process

Standard 7

The client must give free and informed consent to all benefits you and your principal will receive in connection with acting for the client, including any fees for services that may be charged. If required in the case of an existing client, the consent should be obtained as soon as practicable after this Code commences.

Except where expressly permitted by the Corporations Act 2001, you may not receive any benefits, in connection with acting for a client, that derive from a third party other than your principal.

You must satisfy yourself that any fees and charges that the client must pay to you or your principal, and any benefits that you or your principal receive, in connection with acting for the client are fair and reasonable, and represent value for money for the client.

Standard 8

You must ensure that your records of clients, including former clients, are kept in a form that is complete and accurate.

Standard 9

All advice you give, and all products you recommend, to a client must be offered in good faith and with competence and be neither misleading nor deceptive.

Standards of

Professional commitment

Standard 10

You must develop, maintain and apply a high level of relevant knowledge and skills.

Standard 11

You must cooperate with ASIC and monitoring bodies in any investigation of a breach or potential breach of this Code.

Standard 12

Individually and in cooperation with peers, you must uphold and promote the ethical standards of the profession, and hold each other accountable for the protection of the public interest.

Our values

A relevant provider must always act to realise and promote the values of:

- Trustworthiness
- Competence
- Honesty
- Fairness
- Diligence

Our Proven Advisory Process

Understanding your 'why' is vital for a sound wealth plan. To ensure your adviser provides personal advice that is appropriate, our process will engage with you to identify what you value in your financial life today while also planning for the future.

We will help you:

- Identify and articulate your financial and non-financial goals and aspirations;
- Confirm the scope and nature of the advice you need;
- Prioritise goals and establish preferences where you have competing interests;
- Identify and discuss trade-offs to help prioritise;
- Evaluate your current position with regards to meeting your objectives;
- Perform scenario planning and analysis to help determine the best possible path.

Based on our analysis we will then:

- Determine specific strategies to optimise your position;
- Develop a portfolio of investments / insurances to achieve the recommended strategies;
- Prepare and present our advice to you for consideration.



Personal financial advice will be documented in a Statement of Advice (SoA), or in specific circumstances a Record of Advice (RoA), that confirms the discussions you have had with us, the recommendations we are making and the basis for those recommendations. These documents will also explain how those recommendations will work towards achieving your goals, any relevant professional fees received by us, and any associations with financial product providers.

When a financial product is recommended to you, you will be provided with a Product Disclosure Statement (PDS) or other disclosure document issued by the product provider. Among other things, the PDS contains information about the risks, benefits, features and fees payable in respect of the product. In combination, these documents will help you make an informed decision about whether to proceed with our recommendations.

Ongoing further advice

We have an obligation at law to provide you with advice in your best interest, having regard to your goals and circumstances. Due to the ever changing nature of client circumstance, financial markets, governing laws and regulations, it is impractical to provide stand-alone (one-off) advice or transactional advice services.

Evidence Based Investment Management

We believe that a well-researched portfolio construction and management methodology should lead to better decision making, and hence better investment outcomes over time. An investment process that provides for the clear identification of suitable opportunities is a worthwhile pursuit.

Our portfolio construction process is purposefully built using an evidence-based approach with an outcome focus, which is style agnostic, product agnostic and provider agnostic.

Statistical analysis shows that where you can identify successful active managers, they add significantly to portfolio returns. The evidence also indicates a wide variation in results for each asset sector and that neither single approach, passive or active, is superior over time.



Our process starts by identifying the low cost exposures in each asset class/sector. We then apply a selection matrix to identify those active approaches that provide a compelling case for persistent outperformance over the index. We subject the short list to further due diligence in areas such as volatility, liquidity, sustainability and underlying asset commonality, before inclusion in any portfolio. Regular reviews are undertaken to assess the effectiveness of the investment decisions being made.

How we select the products we recommend

The Product Committee is charged with ensuring the investment and insurance philosophies are executed through the application of structures and products.

The philosophy, account structuring decisions and asset selection are made together with qualified external consultants who provide research, analysis and advice regarding those decisions and to ensure the outputs meet the best interest of our clients.

Internal and external experts provide investment product research, which is used to carefully select and maintain an extensive list of approved products (APL) from a diversified selection of approved Australian and International investments (including platform administration services). We periodically review these products to ensure that they remain competitive with similar products that address similar client needs and objectives.

When providing personal advice, we'll only recommend a product if we're satisfied it is in your best interests, and it is appropriate for you. In doing so, we conduct a reasonable investigation into products, depending on your personal circumstances, which may include investigating and recommending products which are not on the APL.

Advisory Fees and Commissions

The Code of Ethics requires the free, prior and informed consent of the client before acting. Therefore, we ensure that you understand the cost of the services being offered before you commit to paying the fees.

Our professional advisory fees are determined by the nature and complexity of the services provided based on the information provided by you and our understanding of your financial position. The following section outlines the types of fees that may apply.

Our services are delivered over two distinct phases of planning – initial and ongoing planning.

Initial Planning Services

An initial consultation fee of \$495 may be charged. This will be confirmed prior to the initial meeting and an invoice will be provided at the meeting.

Subject to your needs, we may prepare an Engagement Letter which is agreed to before any work is undertaken. Initial planning relates to:

1. helping you identify your future objectives,
2. prioritising goals and establishing preferences,
3. identifying and understanding your strategic options,
4. developing advice on strategic outcomes,
5. presentation of advices,
6. implementation of advices and follow up.

The fee for our initial planning typically begins at \$5,500 (GST inclusive).

Further Planning Services

To ensure our advices continue to remain appropriate under the 'best interest' duty, we provide regular further advice having regard to the ever changing nature of your circumstance, financial markets, governing laws and regulations.

Subject to the nature of your ongoing requirements, you may receive one or both services.

1. The **Financial Strategy Review** relates to discussions and advice on your cashflows, investing, debt management, superannuation laws, tax efficiency, effect of legislation, personal insurances, estate planning and ongoing reporting.
2. The **Investment Strategy Review** relates to discussions and advice on your investment products (super and non-super), administration platforms, implementation, monitoring and reporting processes.

The fee for ongoing advisory services will be subject to the final strategies implemented and your ongoing requirements. The fee is detailed in an Ongoing Fee Arrangement (OFA) or an Annual Advice Agreement (AAA), whichever is more appropriate.

The fee for our ongoing advisory services typically begins at \$6,600 (GST inclusive).

Personal Risk Insurance

Initial and ongoing commissions may be paid to us by the product provider. The commissions vary and are based on the premiums you pay. These commissions are included in the premiums you pay and are not an additional cost to you.

We may receive an upfront commission up to 66% of the first year's annual premium, and then an annual commission up to 22% of the annual premium, for as long as you hold the product. Where a level premium is selected, we may receive up to 33%. We may agree to rebate some or all of the commissions and charge a 'fee' to provide ongoing services. This will be agreed with you.

Fee Disclosures

Full details of all fees and commissions for financial services will be provided to you in a Statement of Advice (SoA) or Record of Advice (RoA), and Product Disclosure Statements at the time of receiving any recommendation.

All fees and commissions which are attributed to the services provided to you are paid to the licensee entity, Pitcher Partners Private Wealth Pty Ltd, who pays up to 100% of those fees and commissions to the operating entity, Pitcher Partners Private Wealth Operations Pty Limited.

Our advisers receive a salary as employees of Pitcher Partners Private Wealth. Some of our advisers are additionally entitled to profit share as shareholders of Pitcher Partners Private Wealth Operations as determined by the Board from time to time.

In addition to the remuneration detailed above, we may receive other benefits up to a value of \$300, such as hospitality or support connected with our Professional Development. We maintain a register detailing any benefit that we receive. A copy of the register is available on request.

We may provide referrals to other professionals which have in the past, provided quality advice to our clients. We may also receive referrals from other professionals (i.e. accountants, solicitors) and existing clients. We do not pay for, nor receive any benefits from our referral network.

The fees, charges and remuneration information in this FSG relate to our dealings with you as a retail client. Different arrangements may apply for wholesale clients.

Related Entities

Pitcher Private is part of the Newcastle based Pitcher Partners group which includes Pitcher Partners Newcastle & Hunter, and Hunter Business Finance. Any advice or services provided by these entities will be provided by them under separate cover.

Any financial interests held by Authorised Representatives in any related entities is disclosed in the relevant Adviser Profile.

Third Parties

Where advice is sought from third parties, they may raise a fee under separate cover.

Payment methods

The fees charged for our advice and services may be based on a combination of a set dollar amount and/or a percentage-based account fee.

We offer you the following payment options for payment of our advice fees:

- BPAY;
- direct debit;
- credit card; and
- by deduction from your investment (subject to the advice and products provided, GST may be reduced from 10% to 2.5%.)

Providing Instructions

How you provide instructions to us

Instructions can be provided in several ways subject to the requirements by law or a third party.

In most instances we can act on instructions provided by you either verbally (i.e. in-person or by phone) and digitally (i.e. email, text).

In some instances, instructions or documentation require a signature.

- Where an original written ('wet') signature is required, the original documents need to be provided in person or via mail.
- Where a signature or digital signature is sufficient, the documents can be provided in person, mail or by digital communication services.

If we are providing services to you jointly, we accept instructions both jointly and severally from you.

Contact Details

Practice Name:	Pitcher Partners Private Wealth
AFSL Number:	515251
Head Office:	Level 5 12 Stewart Avenue Newcastle West NSW 2302
Postal:	Box 29 Hunter Region MC NSW 2310
Email:	wealth.m@pitcherprivate.com.au
Free call:	1800 234 000
Website:	www.pitchernewcastle.com.au/wealth/
Other Offices:	Maitland, Sydney, Brisbane, Melbourne, Adelaide, Perth.

Your Privacy

Why do we collect your personal information?

We collect personal information, including sensitive information (e.g. health information), from you to provide you with services including financial advice. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, to prevent fraud, crime or other activity that may cause harm in relation to the particular products or services provided, and to help us run our business. If you do not provide all the information we request, we may no longer be able to provide a product or service, including financial advice, to you.

Collecting and disclosing your personal information

We may disclose your personal information to anyone we engage to do something on our behalf such as a service provider, and other organisations that assist us with our business. We may also disclose your personal information to third parties such as a complaints body to whom a complaint relating to a product or service is referred, your past and present employers, any party acquiring an interest in our business and anyone acting on your behalf. We may also collect from the parties listed above any personal information they may hold about you which relates to our provision of financial advice. We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

Pitcher Private is also required, pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act (2006) (AML/CTF Act) and its corresponding rules and regulations to implement certain client identification processes. We may be required to obtain information about you at the time of providing financial services to you, and from time to time in order to meet our legal obligations. We have certain reporting obligations pursuant to the AML/CTF Act and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

Other important information

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy. It covers how you can access the personal information we hold about you and ask for it to be corrected; how you may complain about a breach of the privacy act 1988 (Cth), or a registered privacy code and how we will deal with your complaint, and how we collect, hold, use and disclose your personal information in more detail.

Where you have provided information about another individual, you must make them aware of that fact and the contents of this privacy statement.

In addition to the information provided on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at www.pitchernewcastle.com.au/wealth/ or by calling us on 1800 234 000.

Complaints Procedure

We operate an internal dispute resolution process, together with an independent external authority, Australian Financial Complaints Authority (AFCA). If you have a complaint or concern about the service provided to you, we encourage you to:

1. Contact your advisor in the first instance about your concern.
2. If your concern is not resolved to your satisfaction, you may contact us by writing:

Advice Complaints
Pitcher Partners Private Wealth
Level 5, 12 Stewart Avenue
Newcastle West NSW 2302
Phone: 02 4923 4000
Email: wealth.m@pitcherprivate.com.au

We aim to resolve complaints within 10 business days, but some complaints take longer to resolve. If your complaint is taking longer, we will let you know what is happening and a date by which you can reasonably expect a response – this date should not exceed 30 calendar days from the date you told us about your complaint, subject to the complexity of the issues raised.

3. If the issue has not been resolved to your satisfaction, you can lodge a complaint with AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)

Australian Financial Complaints Authority,
GPO Box 3
Melbourne VIC 3001



Australia's corporate, markets and financial services regulator, the Australian Securities and Investments Commission (ASIC), also has a free call information line on 1300 300 630 which you may use to make a complaint or to obtain information about your rights.

You may also contact ASIC by writing to:

Australian Securities & Investments Commission
GPO Box 9827
Sydney NSW 2001
www.asic.gov.au

Professional Indemnity (PI) Insurance

Pitcher Partners Private Wealth Pty Ltd holds Professional Indemnity insurance which satisfies the requirements of section 912B of the Corporations Act 2001 (Cth) for compensation arrangements.

The insurance is subject to the terms and conditions of the policy. The insurance includes cover for claims made in relation to the conduct of authorised representatives / employees, including those who are no longer employees, but who were at the time of the relevant conduct.

Adviser Profile



Authorised Representative Name	Matthew Douglas Kerr
Authorised Representative No.	267593
Address	Level 5, 12 Stewart Avenue, Newcastle West, NSW 2302
Mail Address	Box 29, Hunter Region MC NSW 2310
Phone	1800 234 000
Email	matt.kerr@pitcherprivate.com.au

Qualifications

Bachelor of Commerce (University of Newcastle)

Professional Designations

CFP - Certified Financial Planner (FPA)

SSA - SMSF Specialist Accreditation (SPAA)

CA - Financial Planning Specialist (CA)

Professional Memberships

Financial Planning Association of Australia (FPA)

Chartered Accountants Australia and New Zealand (CA)

SMSF Association (SPAA)

Advice and Services

Matt is authorised to provide and deal in the products listed:

- Deposit products;
- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes;
- Retirement savings account products;
- Securities (e.g. shares);
- Superannuation products;
- Margin lending facilities;

Remuneration

Matt is an employee and shareholder of Pitcher Partners Private Wealth. He receives a salary and may also receive dividends from Pitcher Partners Private Wealth.

Adviser Profile



Authorised Representative Name	Karen Louise Faehndrich
Authorised Representative No.	311391
Address	Level 5, 12 Stewart Avenue, Newcastle West, NSW 2302
Mail Address	Box 29, Hunter Region MC NSW 2310
Phone	1800 234 000
Email	karen.faehndrich@pitcherprivate.com.au

Qualifications

Bachelor of Business / Bachelor of Economics (University of Newcastle)

Advanced Diploma of Financial Planning (Kaplan)

Professional Designations

CFP - Certified Financial Planner® (Deakin University)

Professional Memberships

Financial Planning Association of Australia (FPA)

Advice and Services

Karen is authorised to provide and deal in the products listed:

- Deposit products;
- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes;
- Retirement savings account products;
- Securities (e.g. shares);
- Superannuation products;
- Margin lending facilities;

Remuneration

Karen receives a salary as an employee of Pitcher Partners Private Wealth.

Adviser Profile



Authorised Representative Name	Tim Deamer
Authorised Representative No.	246391
Address	Level 5, 12 Stewart Avenue, Newcastle West, NSW 2302
Mail Address	Box 29, Hunter Region MC NSW 2310
Phone	1800 234 000
Email	tim.deamer@pitcherprivate.com.au

Qualifications

Master of Commerce (University of Western Sydney)

Diploma of Financial Planning (Deakin University)

Professional Designations

CFP - Certified Financial Planner® (FPA)

SSA - SMSF Specialist Accreditation (SPAA)

Professional Memberships

Financial Planning Association of Australia (FPA)

SMSF Association (SPAA)

Responsible Investment Association Australasia (RIAA)

Advice and Services

Tim is authorised to provide and deal in the products listed:

- Deposit products;
- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes;
- Retirement savings account products;
- Securities (e.g. shares);
- Superannuation products;
- Margin lending facilities;

Remuneration

Tim is an employee and shareholder of Pitcher Partners Private Wealth. He receives a salary and may also receive dividends from Pitcher Partners Private Wealth Pty Ltd and Hunter Business Finance Pty Ltd.

Adviser Profile



Authorised Representative Name	Alison Grace Fischer
Authorised Representative No.	424116
Address	Level 5, 12 Stewart Avenue, Newcastle West, NSW 2302
Mail Address	Box 29, Hunter Region MC NSW 2310
Phone	1800 234 000
Email	alison.fischer@pitcherprivate.com.au

Qualifications

Bachelor of Commerce (University of Newcastle)

Advanced Diploma of Financial Planning (Kaplan)

Professional Designations

CFP - Certified Financial Planner® (FPA)

Professional Memberships

Financial Planning Association of Australia (FPA)

Advice and Services

Alison is authorised to provide and deal in the products listed:

- Deposit products;
- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes;
- Standard margin lending facilities;
- Retirement savings account products;
- Securities (e.g. shares);
- Superannuation products;

Remuneration

Alison receives a salary as an employee of Pitcher Partners Private Wealth.

Adviser Profile



Authorised Representative Name	Lydia Blakemore
Authorised Representative No.	366512
Address	Level 5, 12 Stewart Avenue, Newcastle West, NSW 2302
Mail Address	Box 29, Hunter Region MC NSW 2310
Phone	1800 234 000
Email	lydia.blakemore@pitcherprivate.com.au

Qualifications

Bachelor of Business (University of Newcastle)

Advanced Diploma of Financial Planning (Kaplan)

Professional Designations

CFP - Certified Financial Planner® (FPA)

FBA Accredited Adviser (FBA)

Professional Memberships

Financial Planning Association of Australia (FPA)

Family Business Australia (FBA)

Advice and Services

Lydia is authorised to provide and deal in the products listed:

- Deposit products;
- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes;
- Standard margin lending facilities;
- Retirement savings account products;
- Securities (e.g. shares);
- Superannuation products;

Remuneration

Lydia is an employee and shareholder of Pitcher Partners Private Wealth. She receives a salary and may also receive dividends from Pitcher Partners Private Wealth.

Adviser Profile



Authorised Representative Name	Joshua Edward Drake
Authorised Representative No.	245906
Address	Level 5, 12 Stewart Avenue, Newcastle West, NSW 2302
Mail Address	Box 29, Hunter Region MC NSW 2310
Phone	1800 234 000
Email	joshua.drake@pitcherprivate.com.au

Qualifications

Bachelor of Commerce (University of Newcastle)

Professional Designations

CFP - Certified Financial Planner® (FPA)

CPA - Certified Practising Accountant (CPA)

Professional Memberships

Financial Planning Association of Australia (FPA)

CPA of Australia (CPA)

Advice and Services

Josh is authorised to provide and deal in the products listed:

- Deposit products;
- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes;
- Standard margin lending facilities;
- Retirement savings account products;
- Securities (e.g. shares);
- Superannuation products;

Remuneration

Josh is an employee and shareholder of Pitcher Partners Private Wealth. He receives a salary and may also receive dividends from Pitcher Partners Private Wealth Pty Ltd and Hunter Business Finance Pty Ltd.

Adviser Profile



Authorised Representative Name	Mark Robert Alexander
Authorised Representative No.	245795
Address	Level 5, 12 Stewart Avenue, Newcastle West, NSW 2302
Mail Address	Box 29, Hunter Region MC NSW 2310
Phone	1800 234 000
Email	mark.alexander@pitcherprivate.com.au

Qualifications

Master of Business Administration (University of Melbourne)

Diploma of Financial Planning (Deakin University)

Professional Designations

CFP - Certified Financial Planner® (FPA)

Professional Memberships

Financial Planning Association of Australia (FPA)

Advice and Services

Mark is authorised to provide and deal in the products listed:

- Deposit products;
- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes;
- Standard margin lending facilities;
- Retirement savings account products;
- Securities (e.g. shares);
- Superannuation products;

Remuneration

Mark is an employee and shareholder of Pitcher Partners Private Wealth. He receives a salary and may also receive dividends from Pitcher Partners Private Wealth Pty Ltd and Hunter Business Finance Pty Ltd.

