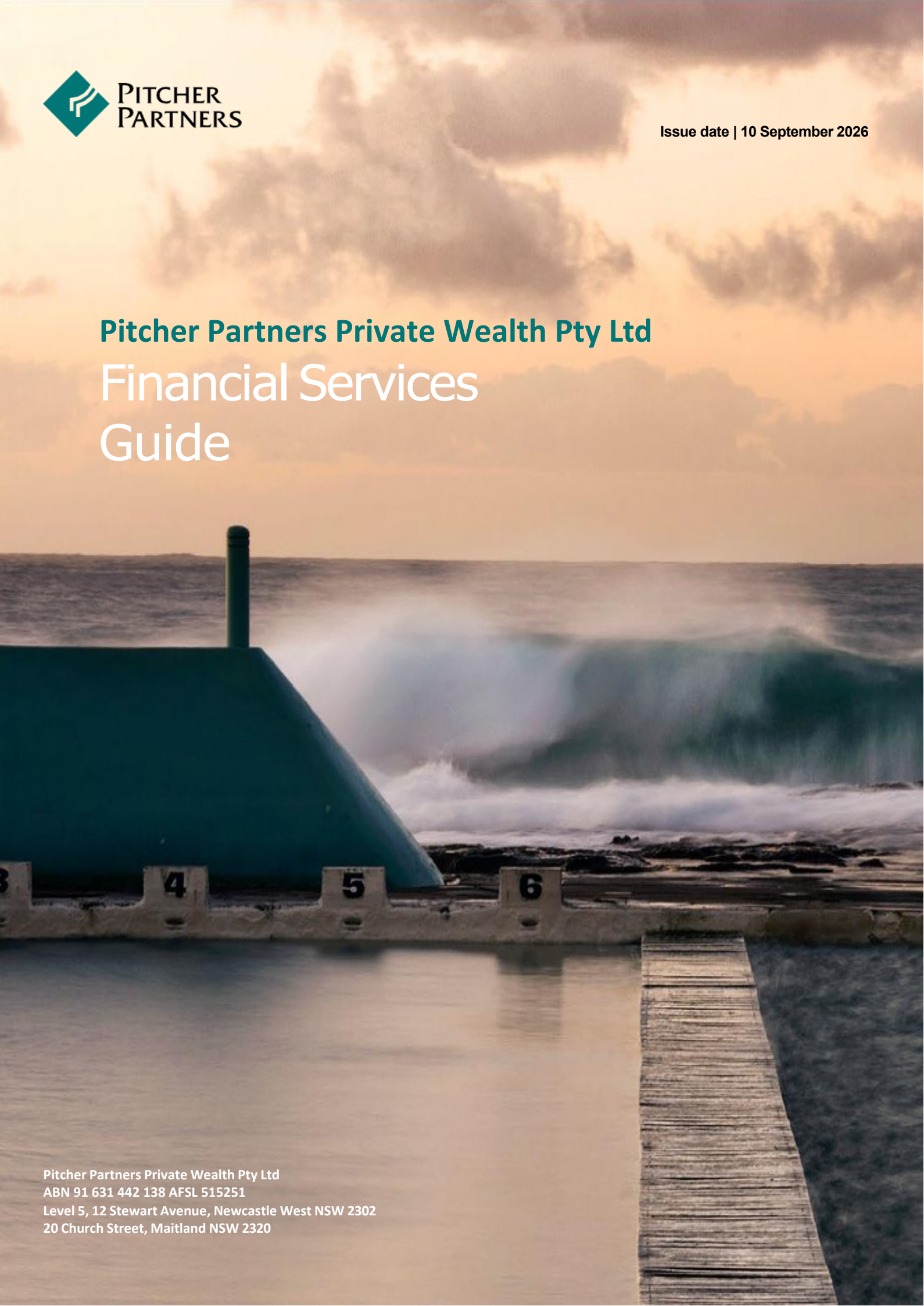
PITCHER PARTNERS

Issue date | 10 September 2026

Pitcher Partners Private Wealth Pty Ltd

Financial Services Guide



Pitcher Partners Private Wealth Pty Ltd
ABN 91 631 442 138 AFSL 515251
Level 5, 12 Stewart Avenue, Newcastle West NSW 2302
20 Church Street, Maitland NSW 2320

About this *document*

The purpose of a Financial Services Guide (FSG) is to help you make an informed decision about whether to engage us for financial advice. This includes explaining the services we are authorised to provide, how we are remunerated, and how we manage conflicts of interest.

This guide has been created with you in mind; we have endeavoured to provide relevant information in a clear and concise way. We think it's important that you understand exactly why we do what we do, what we believe in, how we'll partner with you and what to expect along the way

Our approach to advice is centred on improving your financial outcomes. We achieve this through a structured advice process that identifies your objectives and considers relevant strategies, to support you in making decisions with confidence over time.

We recognise that the motivation for seeking financial advice is different for everyone. Whether a single life event, family peace of mind or the ongoing management of a larger strategy, we will provide the crucial focus and personal attention that ensures you have the greatest opportunity to succeed.

Who is responsible for the *financial services?*

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

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

Level 5, 12 Stewart Avenue
Newcastle West, NSW 2302
(Box 29, Hunter Region MC, NSW 2310)

1800 234 000
wealth.m@pitcherprivate.com.au

About our *independence*

Independence Disclosure (s923A of the Corporations Act 2001)

Pitcher Partners Private Wealth Pty Ltd and its representatives do not describe themselves as independent, impartial or unbiased for the purposes of section 923A of the Corporations Act 2001 (Cth). This is because we may receive commissions from insurers where we arrange certain life insurance products for our client.

These commissions do not apply to the investment advice or investment products we provide. Where an insurance commission is payable in connection with advice we provide to you, details will be disclosed to you as required.

Who we *act for*

When we provide personal advice to you as a retail client, we are required to act in your best interests and to prioritise your interests where conflicts arise.

Certain clients may be classified as wholesale clients under the Corporations Act 2001 based on factors such as their assets, income, professional investor status or investment experience. Where you are treated as a wholesale client, some of the regulatory disclosure requirements that apply to retail clients may not apply.

While the law distinguishes between retail and wholesale clients, our commitment to providing thoughtful, professional and client-focused advice remains the same. We apply the same disciplines of strategic advice, governance, documentation and professional standards across our client base.

Whilst our business provides a diverse range of advisory services we have become specialists in the following areas:

Successful families

Business owners

Professionals and executives

Self-funded independent retirees

Who *we are*

Pitcher Partners Private Wealth has been assisting Australians with their financial advice requirements for over 30 years. Our rich history affords us a depth of experience and wisdom that cannot be manufactured.

Our history, business evolution and the decisions we make are underpinned by our value system. It is what defines us as professionals and represents the belief system that we adhere to as financial advisers today.

Privately owned. Client focused.

Pitcher Partners Private Wealth is 100% privately owned by the people who work within the business. We are not owned by a bank, insurer, investment manager, or external shareholder.

This ownership structure means our focus remains on building long-term relationships with our clients rather than meeting the commercial objectives of external owners. Decisions are made locally, by the people who work directly with our clients and understand their needs.

For our clients, this means:

- Advice that is tailored to your circumstances, goals and objectives.
- The flexibility to recommend solutions from across the market.
- A culture focused on long-term relationships rather than short-term sales outcomes.
- Decision-making that remains close to our clients and community.
- Ongoing investment in people, technology and client service.

Self-licensed. Accountable.

Pitcher Partners Private Wealth holds its own Australian Financial Services Licence (AFSL 515251). As the licence holder, we are directly responsible for the financial advice and services we provide.

Operating our own AFSL provides greater control over how advice is delivered and how our business is governed.

For our clients, this means:

- We can consider a broad range of products and strategies without being restricted to a particular institution's offerings.
- Our advice processes, compliance framework and governance standards are designed and maintained specifically for the needs of our clients.
- We have direct accountability for the quality and compliance of the advice we provide.
- We are able to respond efficiently to legislative, regulatory and industry changes.
- We invest in robust governance, professional standards and ongoing adviser education.
- Our self-licensed model is supported by a strong compliance culture, dedicated governance processes, ongoing professional development and oversight from our Responsible Managers and regulators. This combines the flexibility of an independent business with the discipline and governance expected of a professional advice firm.

Related entities

We are part of a broader professional services network. Pitcher Partners Private Wealth is associated with Pitcher Partners Newcastle and Hunter group (“PPNH”), which itself is associated with the global Baker Tilly group. This means we work closely with related businesses including accounting, tax and financing, as well as other advisory firms in specialist areas such as legal, to support our client’s needs.

Pitcher Partners Private Wealth has an agreement with PPNH under which PPNH provides operational services to our business. These services may include HR, marketing, IT, accounting and administration to assist us in the operation of our business. Fees are payable by Pitcher Partners Private Wealth for these services in accordance with the agreement.

Notwithstanding these arrangements, all financial advice and financial services described in this FSG are provided by Pitcher Partners Private Wealth Pty Ltd (AFSL 515251), which remains solely responsible for the financial services provided to you.

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

Referrals

We may refer you to other professionals within our network or to trusted external specialists (such as accountants, lawyers or lending advisers).

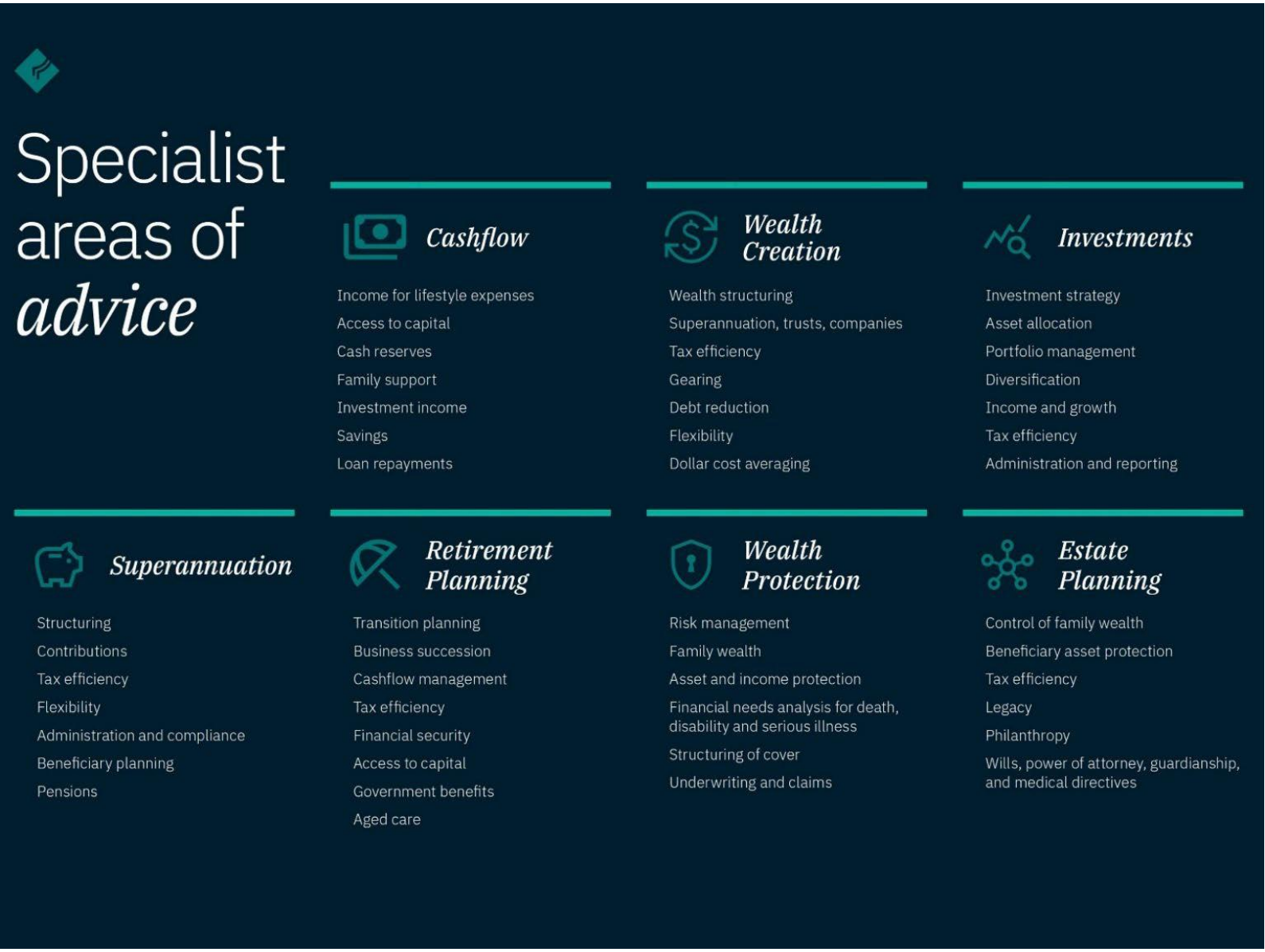
Any advice or services provided by related entities will be provided by them under separate cover.

There are no referral fees or benefits provided to Pitcher Partners Private Wealth or its representatives. While no referral fees or commissions are paid, some principals of related entities may indirectly benefit through their ownership interests as disclosed in this FSG.

Types of *advice*

Areas of Advice

Financial planning by its nature is at the intersection of many other related decisions. Good planning is the successful coordination of these decisions to align with goals, preferences, strategies and outcomes.



Financial product advice

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:

- Deposit and payment products
- Government debentures, stocks or bonds
- Life products
- Managed investment schemes
- Retirement savings account products
- Securities
- Superannuation
- Margin lending facility

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

Personal advice

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

We are required to provide you with a Statement of Advice (SoA) in relation to any personal advice you may receive from us. The SoA describes the basis upon which we have made a specific recommendation, our recommendations and how to proceed. Where required by law, we will also provide a Product Disclosure Statement (PDS) which provides information about the products that we recommend to you.

Where further advice is required and the basis of the original (SoA) advice has not changed materially, we can provide advice via a shorter form Record of Advice (RoA). Where circumstances have changed materially, a new SoA will be provided.

We are only able to provide personal advice about certain financial products that we are authorised to provide advice on. Investment products are detailed on an Approved Product List (APL) and have undergone analysis by our internal Investment Committee.

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.

General advice

If we provide you with 'general advice' it means that we have not considered any of your individual objectives, financial situation and needs. Where we provide general advice, you should consider whether it is appropriate for you having regard to your own objectives, financial situation and needs.

When we provide you with general financial product advice, we will also give you a general advice warning.

How you provide instructions to us

Instructions can be provided by you either verbally (i.e. in-person or by phone) or digitally (i.e. email, text). In some instances, we may require a written signature or original documents.

How we *get paid*

We seek your free, prior and informed consent before acting. Therefore, we ensure that you understand the cost of the services being offered before you commit to paying fees. The fees charged for our advice and services may be based on a set dollar amount and/or a percentage-based account fee.

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 planning and future planning.

Initial planning services

An initial consultation is conducted where we can introduce ourselves, discuss your reasons for seeking advice and determine an appropriate course of action. A fee may be charged, which will be confirmed prior to the meeting.

Where we both agree to progress to engagement, we will undertake initial planning to:

1. **Understanding your position** – gathering relevant information about you
2. **Clarifying your objectives** – identifying and prioritising what matters most to you
3. **Strategy development** – considering appropriate strategies and options
4. **Advice presentation** – explaining our recommendations and the reasoning behind them
5. **Implementation** – assisting you to implement agreed strategies
6. **Ongoing advice** – reviewing your position and adapting strategies over time

This structured approach is designed to support informed decision-making and improve outcomes over time.

The minimum fee for initial planning services begins at $8,800 (GST inclusive) and is agreed to before any work is undertaken.

Future planning services

To ensure you are on track to meet your objectives, we provide regular further planning having regard to the ever-changing nature of your circumstances, financial markets, governing laws and regulations. We engage in discussions on the progression towards your objectives and may include:

- Financial strategies such as cashflows, investing, debt management, superannuation laws, tax efficiency, effect of legislation, personal insurances and estate planning;
- Investment strategies such as asset allocation, investment products, super and non-super, administration platforms, performance and reporting.

The fee for future planning services is subject to the final strategies implemented and your requirements. The minimum fee for our future planning begins at $4,400 (GST inclusive).

Fees may exceed these minimum amounts depending on complexity, scope and time required. The planning services and related fees are set out in an advice agreement, which is reviewed and agreed to prior to each future period.

Personal risk insurance

We may receive an upfront commission up to 66% (incl. GST) of the first year's annual premium, and then an annual commission up to 22% (incl. GST) of the annual premium, for as long as you hold the product. Where a level premium is selected, we may receive up to 33% (incl. GST).

Commissions are paid directly to us by the product provider and are based on the premiums you pay. They are included in the premiums and are not an additional cost to you. We may agree to rebate some or all of the commissions and charge a 'fee' to provide insurance services.

Where required by law, before we receive an insurance commission in connection with the issue or sale of an insurance policy, we will obtain your informed consent. The consent will disclose the insurer, the commission rate, how frequently the commission may be paid, the period over which it may be paid, the services we will provide in relation to the policy and once provided, consent remains effective until withdrawn where withdrawal is permitted by law.

Fee disclosure

We will only proceed with providing financial services once we have obtained your informed consent.

Our fees are determined based on the nature, complexity and scope of the services provided. These will be clearly explained and agreed with you before any work is undertaken.

Fees may be structured as fixed fees, time-based fees or asset-based fees, depending on the services provided and what is permitted by law. We do not charge asset-based fees on amounts borrowed to invest. Where fees are deducted from superannuation, this will only occur where permitted by law and the relevant trustee, and only for advice relating to your interest in the superannuation fund.

Full details of all fees and commissions for financial services and products will be provided to you in a SoA or RoA, together with a PDS 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 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.

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.

Third parties

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.

Some shareholders of related entities may have an ownership interest in entities associated with Pitcher Partners Private Wealth and may indirectly benefit from the overall profitability of those entities.

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

We respect and protect *your privacy*

Why do we collect your personal information?

We collect your personal information, including sensitive information such as health information where relevant, so that we can understand your circumstances and provide you with appropriate services, including financial advice.

We may also collect, use and disclose your personal information where necessary to meet our legal and regulatory obligations, and to help prevent or investigate fraud, crime or other activities that may cause harm.

If you do not provide us with the personal information we reasonably require, we may not be able to provide you with some or all of our services, including financial advice.

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 Partners Private Wealth 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 https://www.pitcher.com.au/advice-for-me/wealth-management/investment-advice/investment-advice-newcastle/ or by calling us on 1800 234 000.

Quality of *advice*

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

1. Speak to your adviser in the first instance about your concern and how you'd like it resolved.
2. If your concern is not resolved to your satisfaction, make a complaint in writing to:

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

   Include your contact details, a clear explanation of the problem, copies of any relevant documents, and your preferred resolution. We will acknowledge and consider your complaint promptly.

   If your complaint is resolved to your satisfaction within 5 business days, a written response may not be required unless you request one or the law requires it. Otherwise, we will provide a written response within 30 calendar days of receiving your complaint.

   If we are unable to respond within 30 calendar days because the matter is complex or because of circumstances outside our control, we will write to you explaining the reasons for the delay and provide details of your right to complain to AFCA.

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

   AFCA Service Complaints
   Australian Financial Complaints Authority
   GPO Box 3
   Melbourne VIC 3001
   Website: www.afca.org.au Email: info@afca.org.au
   Telephone: 1800 931 678 (free call)

ASIC also has an information line which you may use to make a complaint or obtain information about your rights.

Australian Securities & Investments Commission
GPO Box 9827
Sydney NSW 2001
Website: www.asic.gov.au
Telephone: 1300 300 630 (free call)

Professional Indemnity (PI) Insurance

Pitcher Partners Private Wealth Pty Ltd holds Professional Indemnity (PI) insurance that complies with the compensation arrangement requirements under section 912B of the Corporations Act 2001 (Cth).

Our PI insurance provides cover for claims relating to the professional services provided by us and our representatives, subject to the terms, conditions and exclusions of the policy. The policy also provides cover for claims relating to the conduct of representatives and employees who no longer work for us, where the relevant conduct occurred while they were acting on our behalf.

Adviser *profiles*

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 Services (Kaplan Professional Education)

Professional designations

- Certified Financial Planner® (Financial Advice Association of Australia)

Advice and services

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

- Deposit and payment products
- Government debentures, stocks or bonds
- Life products
- Managed investment schemes
- Retirement savings account products
- Securities
- Superannuation
- Margin lending facility

Lydia can provide tax (financial) advice services that are incidental to the financial advice provided and are authorised under the Corporations Act.

Remuneration

Lydia is an employee and shareholder of Pitcher Partners Private Wealth Operations Pty Ltd. She receives a salary and may also receive dividends. These payments are not directly linked to a specific recommendation made to you.

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)
- RG146 Knowledge Assessment (Integratec)

Professional designations

- Certified Financial Planner® (Financial Advice Association of Australia)

Advice and services

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

- Deposit and payment products
- Government debentures, stocks or bonds
- Life products
- Managed investment schemes
- Retirement savings account products
- Securities
- Superannuation
- Margin lending facility

Josh can provide tax (financial) advice services that are incidental to the financial advice provided and are authorised under the Corporations Act.

Remuneration

Josh is an employee and shareholder of Pitcher Partners Private Wealth Operations Pty Ltd. He receives a salary and may also receive dividends. These payments are not directly linked to a specific recommendation made to you.

Adviser *profile*



Authorised representative name	Bruce Kevin Grieve
Authorised representative no.	1270846
Address	Level 5, 12 Stewart Avenue, Newcastle West NSW 2302
Mail address	Box 29, Hunter Region MC NSW 2310
Phone	1800 234 000
Email	bruce.grieve@pitcherprivate.com.au

Qualifications

- Bachelor of Commerce (Nelson Mandela Metropolitan University, South Africa)
- Advanced Diploma of Financial Planning (Mentor Education)

Professional designations

- Certified Financial Planner® (Financial Advice Association of Australia)

Advice and services

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

- Deposit and payment products
- Government debentures, stocks or bonds
- Life products
- Managed investment schemes
- Retirement savings account products
- Securities
- Superannuation
- Margin lending facility

Bruce can provide tax (financial) advice services that are incidental to the financial advice provided and are authorised under the Corporations Act.

Remuneration

Bruce receives a salary as an employee of Pitcher Partners Private Wealth Operations Pty Ltd.

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)
- RG146 Specialist Knowledge (Financial Advice Association of Australia)

Professional designations

- Certified Financial Planner® (Financial Advice Association of Australia)
- SSA – SMSF Specialist Adviser (Self Managed Super Fund Association)
- CA Financial Planning Specialist (Chartered Accountants Australian and New Zealand)

Advice and services

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

- Deposit and payment products
- Government debentures, stocks or bonds
- Life products
- Managed investment schemes
- Retirement savings account products
- Securities
- Superannuation
- Margin lending facility

Matt can provide tax (financial) advice services that are incidental to the financial advice provided and are authorised under the Corporations Act.

Remuneration

Matt is an employee and shareholder of Pitcher Partners Private Wealth Operations Pty Ltd. He receives a salary and may also receive dividends. These payments are not directly linked to a specific recommendation made to you.

Adviser *profile* - *provisional financial adviser*



Authorised representative name	Sam Neilson
Authorised representative no.	1323144
Address	Level 5, 12 Stewart Avenue, Newcastle West NSW 2302
Mail address	Box 29, Hunter Region MC NSW 2310
Phone	1800 234 000
Email	sam.neilson@pitcherprivate.com.au

Qualifications

- Bachelor of Business Bachelor of Commerce (University of Newcastle)
- Graduate Diploma of Financial Planning (Kaplan)

Professional designations

- Member - Financial Advice Association of Australia

Advice and services

Sam is a 'provisional financial adviser' and currently undertaking a Professional Year of supervised work and training. Advice and services provided by Sam are under the direct supervision of Lydia Blakemore, who is a Financial Adviser and an Authorised Representative (AR 366512) of Pitcher Partners Private Wealth.

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

- Deposit and payment products
- Government debentures, stocks or bonds
- Life products
- Managed investment schemes
- Retirement savings account products
- Securities
- Superannuation
- Margin lending facility

Sam can provide tax (financial) advice services that are incidental to the financial advice provided and are authorised under the Corporations Act.

Remuneration

Sam receives a salary as an employee of Pitcher Partners Private Wealth Operations Pty Ltd.

Adviser *profile*



Authorised representative name	Todd Craig Woods
Authorised representative no.	1307804
Address	Level 5, 12 Stewart Avenue, Newcastle West NSW 2302
Mail address	Box 29, Hunter Region MC NSW 2310
Phone	1800 234 000
Email	todd.woods@pitcherprivate.com.au

Qualifications

- Bachelor of Commerce (University of Newcastle)
- Graduate Diploma of Financial Planning (Kaplan Professional Education)
- Master of Financial Planning (Kaplan Professional Education)

Professional designations

- Member – Financial Advice Association of Australia

Advice and services

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

- Deposit and payment products
- Government debentures, stocks or bonds
- Life products
- Managed investment schemes
- Retirement savings account products
- Securities
- Superannuation
- Margin lending facility

Todd can provide tax (financial) advice services that are incidental to the financial advice provided and are authorised under the Corporations Act.

Remuneration

Todd receives a salary as an employee of Pitcher Partners Private Wealth Operations Pty Ltd.

PITCHER PARTNERS

Making business *personal*

We're ready to help you thrive

Since day one we've been helping businesses, families and individuals intelligently frame their goals and make the most of their potential.

Today, we're one of the largest accounting, audit and business advisory firms in Australia. We work with middle market businesses, from family-run companies to renowned industry leaders and iconic brands. And help families and individuals manage their wealth across generations.
If you've got ambition, we're the team you want on your side.

Local knowledge, national footprint

Pitcher Partners is a national association of independent accounting, audit , business advisory and wealth practices.

You'll find our firms in Adelaide, Brisbane, Melbourne, Newcastle and Hunter, Perth and Sydney. Each firm has a unique character, with a strong connection to the local community. Supported by our combined resources, we deliver Australia's most personalised and responsive assurance and advisory services.

And if you're thinking beyond the border, we can support your global operations and ambitions through the Baker Tilly International network.

We'll always make it personal

At the heart of Pitcher Partners is the idea that business is never just business. We're known for the dedication we give to building great relationships, and it's been that way from the start. People first.

Everything we do is grounded in communication and collaboration. We're here for that frank, refreshing and always informed discussion that leads to new ideas and better decisions. And we're here for you. Whatever your goals, we can get there together.

Pitcher Partners. Making business *personal*.

Adelaide | Brisbane | Melbourne | Newcastle | Perth | Sydney

bakertilly NETWORK MEMBER

Pitcher Partners is a member of the global network of Baker Tilly International Limited, the members of which are separate legal entities.

pitcher.com.au/newcastle