Financial Services Guide

Version 18 – 11 November 2026

Licensee:

AdviceIQ Partners Pty Ltd

(AFSL 332957 | ABN 95 134 016 210)

This Financial Services Guide is authorised for distribution by AdviceIQ Partners Pty Ltd

Authorised Representatives:

Portum Private Wealth Pty Limited

(ASIC# 299228 | ABN 21 118 533 645)

Portum Private Wealth Pty Limited is a partner firm and corporate authorised representative of AdviceIQ Partners Pty Ltd

Contact:

M: PO Box R536, Royal Exchange NSW 1225

P: (02) 9997 7477

E: info@portumwealth.com.au

This Financial Services Guide (FSG) has been issued to provide you with important information to consider before you proceed with any of our services.

Not Independent

Under section 923A of the Corporations Act, AdviceIQ Partners Pty Ltd nor its authorized representatives cannot claim to be independent, impartial or unbiased as they may receive commissions associated with the issue of life insurance products and gifts and other non-monetary benefits.

Being part of a larger group enables us to provide a higher level of support and service to our clients. As your advisers we are required to act in your best interests and are bound by the Code of Ethics Standard in providing advice to you. We will only recommend any associated products if we believe they will meet your needs.

Portum Private Wealth® will only receive commissions on life insurance products on which we are listed as the servicing adviser and you agree to. We do not receive commissions from any other sources.

Who are we?

Portum Private Wealth Pty Limited (Portum Private Wealth®) is a Partner Firm and Corporate Authorised Representative of Advice IQ Partners Pty Ltd.

Your Advisers

Steve Christie BComm LLB(Hons) LLM MAppFin PhD CFP®
Steve's Authorised Representative Number issued by the Australian Securities and Investments Commission is 433217.

Andrew Harding BComm MBus CA CFP®
Andrew's Authorised Representative Number issued by the Australian Securities and Investments Commission is 397894.

Thomas Serratore BBus MFP AFP®
Thomas' Authorised Representative Number issued by the Australian Securities and Investments Commission is 1292965.

Ari Prasetio BAgricTech MAppFin GradDipFinPlan
Ari's Authorised Representative Number issued by the Australian Securities and Investments Commission is 1319607.

Who is AdviceIQ Partners Pty Limited?

AdviceIQ Partners Pty Limited (ABN 95 134 016 210) is the holder of Australian Financial Services License (AFSL) number 332 957. To provide financial advice in Australia, an adviser must be authorised through an AFSL. Your adviser is authorised by AdviceIQ Partners Pty Limited, who provides support such as product research, software and technical assistance to help your adviser provide you with quality advice. AdviceIQ Partners Pty Limited is licenced under the Corporations Act 2001 (Cth) and AdviceIQ advisers are required by law to provide financial advice that meets the obligations set out in the Corporations Act to act in the best interests of each client. AdviceIQ Partners Pty Limited authorises the distribution of this FSG by Portum Private Wealth.

Do we have any relationships with any financial product providers?

100% of AdviceIQ Partners is owned by its Partner Firms. Authorised Representatives of AdviceIQ Partners are free to recommend all products on the extensive Approved Product List of AdviceIQ Partners. There is no requirement or obligation for an adviser to place business with any particular product issuer.

What services do we offer to you?

Our Advice Services

Portum Private Wealth® currently engages 4 advisers (remunerated by salary and dividends paid by Portum Private Wealth® to them or entities associated with them), who together provide advisory services designed to help you create, manage and protect your wealth, including:

- Wealth Management
- Tax Strategies
- Superannuation
- Retirement Planning
- Estate Planning
- Cash Flow Modelling
- Government Benefits
- Debt Management
- Risk Management / Life Insurance

Advisers are authorised by AdviceIQ Partners to provide advice and deal in the following financial products:

- Deposit and payment products
- Government debentures, stocks or bonds
- Investment Life Insurance Products
- Life Risk Insurance Products
- Managed Investment Schemes
- Retirement Savings Account Products
- Securities
- Superannuation
- Self Managed Super Fund

We are NOT authorised by AdviceIQ Partners to provide advice and services in the following areas:

- General Insurance (for example home and contents, vehicles, professional indemnity and public liability)
- Health Insurance
- Taxation advice, but we can provide you with Tax (Financial Planning) Advice
- Foreign Exchange
- Derivatives (such as futures and options contracts)
- Direct Real Estate
- Mortgage Broking, Commercial Financing and Leasing services

You will only receive advice from our advisers in the areas that they are qualified.

How do we provide advice?

When we provide you with personal advice it will be within a **Statement of Advice (SOA)**. This document provides written confirmation of any advice you receive, its basis and scope, any fees or commissions and any benefits or associations we may have relevant to the advice provided.

On an ongoing basis, if you are provided with further advice either a SOA will be provided, or if there are no significant changes in your personal and financial circumstances, or the basis of the advice has not significantly changed since your last SOA was provided, your adviser will record this advice in a document called a **Record of Advice (ROA)**. You have the right to request a copy of your SOA or ROA at any time.

If we recommend a particular financial product a **Product Disclosure Statement (PDS) or Prospectus** will be issued. These documents contain important information about a product and are designed to help you make informed decisions in relation to the product recommended.

In addition to instructions you give us in meetings, you can provide any additional instructions to us by phone or e-mail.

Any transactions undertaken will be confirmed in writing to you.

How does your adviser charge you for advice?	All fees and charges will be discussed and agreed between you and your adviser prior to providing and implementing their services. Any remuneration paid to AdviceIQ or your adviser for advice, or by a product provider that relates to an individual financial product recommendation will be disclosed in the advice document provided to you. Unless otherwise noted, all fees are inclusive of GST. An ongoing fee arrangement and fee consent will be given to you each year if you choose to enter into an ongoing fee arrangement with your adviser. The level of fees will depend on the complexity of the advice required and will always be agreed with you prior to proceeding. How your adviser will charge for advice is detailed in the table below:
Initial Consultation	We may charge a fee of up to $660 (inc. GST) for an initial meeting. We will confirm and agree any fees prior to meeting with you.
Advice Preparation	If you wish to engage us to prepare advice you will be charged a flat fee. Our fee for a typical initial Statement of Advice ranges from $1,100 to $5,500 (inc. GST), however this fee can vary based on the scope and complexity of the advice. For a simple life insurance only advice, the Statement of Advice fee will typically be between $550 and $1,100 (inc. GST). Any fee will be agreed with you before proceeding.
Implementation Fee	Your adviser may charge a fee for the implementation of advice. This will be based on the complexity of your advice and any fee will be agreed on before proceeding. This fee typically ranges from $0 to $1,100 (inc. GST).
Ongoing Advice Service	When you engage Portum Private Wealth® as your adviser, you will have the option to agree to an ongoing service package. The ongoing service fee is based on the complexity of ongoing advice and the services provided and charged in line with funds under management. Monthly Ongoing Advice Service Fees vary depending on the services offered, funds under management, and number of entities and/or accounts, which will we confirm with you before proceeding. Typically these fees range from $440 to $5,500 per month, including GST Where additional advice documents are required, the cost will generally be included as part of the ongoing advice fee unless otherwise agreed.
Ad Hoc Advice	Where you are seeking a one-off piece of advice we can do so on an ad hoc basis. This Fee will be agreed with you at the time, depending on the complexity of the advice required.
Insurance Commissions	We may receive initial and/or ongoing commissions on insurance products we have recommended or have taken over as servicing adviser. These commissions are structured under the Life Insurance Framework, with initial commission rates capped at 66% (including GST) and ongoing commission rates capped at 22% (including GST). We may agree to rebate some or all of these commissions. Note: policies in force before 1 January 2018 (or before 1 April 2018 when the application was received prior to 1 January 2018) may pay commissions of up to 140% for additional cover
What fees does your adviser receive?	AdviceIQ initially receives all fees received from clients and distributes them to financial advisers and their practices after our Licensee fees and other expenses. The Licensee fee covers compliance, technology, research, technical, business development and operational support. This fee is paid by your adviser and is not an additional fee to you.

Do we receive any other benefits?

In order to ensure that our advisers and staff participate in continuing education programs, we pay for and may enter into agreements with product providers to provide professional development and training. Product providers typically provide benefits such as training sessions and technical assistance as well as funding towards the cost of venues and catering.

Where the amount of any material benefit received by a related company, our advisers or staff is between $100 and $300 in value over 12 months, the benefit will be noted in a register which is available for public view. A copy of this register can be made available to you on request. Benefits over $300 per year from a product provider are not permitted.

You have the right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and any soft dollar benefits received by the licensee and/or representative.

What are your responsibilities?

You are responsible for helping us give you the best possible advice. Specifically, if you become a client we want you to:

- Be open and honest
- Inform us if your situation changes
- Read all the documentation provided to you
- Ask questions if you do not understand the advice being provided

What if I have a complaint?

Our complaint handling process

It is important to inform us about any complaints or concerns you may have with your adviser. If you are not satisfied that your adviser has resolved your complaint we ask that you write to our Complaints Officer:

Mailing	Complaints Officer AdviceIQ Partners Pty Limited GPO Box 1680 BRISBANE QLD 4001
Email	complaintsofficer@adviceiq.com.au

When dealing with a complaint that you have submitted to us in writing:

- We will provide written acknowledgement of our receipt of your complaint in the first instance; and
- We will prepare a response within 30 days in consultation with your adviser to ensure all matters raised are thoroughly investigated and responded to appropriately.

External dispute resolution

If you are not satisfied with our complaint resolution procedures, you have the right to take your complaint to an independent complaints resolution body (we are a member of this service):

Mailing	Australian Financial Complaints Authority (AFCA) GPO Box 3 MELBOURNE VIC 3001
Phone	1800 931 678
Fax	(03) 9613 6399
Email	info@afca.org.au
Website	www.afca.org.au

How do we protect your privacy?

In order to provide quality advice and services we are required to obtain certain information about you. Our privacy policy procedures ensure that your personal information is maintained in a confidential and secure environment.

We will maintain records of our dealings with you which will include your personal details, objectives and financial situation. To fulfil the purposes of collecting personal information, we may make such information available to:

- Any member or affiliate of AdviceIQ Partners:
- Any entity carrying out functions on behalf of AdviceIQ Partners; and
- Any other entity we engage to assist in the provision of services requested by you.

You should note that the personal information we collect about you may be disclosed to third parties if that disclosure is required or authorized by Law.

AdviceIQ Partners is also subject to certain legislative and regulatory requirements which necessitate us obtaining and holding certain personal information.

A copy of our privacy policy will be provided upon your request.

Important Note:

As a financial service provider, we also have an obligation under the Anti Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to provide identification documents (e.g. Passport and Driver's License) on becoming a client.

Contact Details:

Mailing	The Privacy Officer AdviceIQ Partners Pty Limited GPO Box 1680 BRISBANE QLD 4001
Email	contact@adviceiq.com.au

Professional Indemnity Insurance

AdviceIQ Partners confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended).

In particular, our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for AdviceIQ Partners, our staff and our Authorised Representatives (advisers) in respect of our authorizations and obligations under our Australian Financial Services License.

This insurance will also continue to provide such coverage for any staff and authorized representative who has ceased with AdviceIQ Partners.