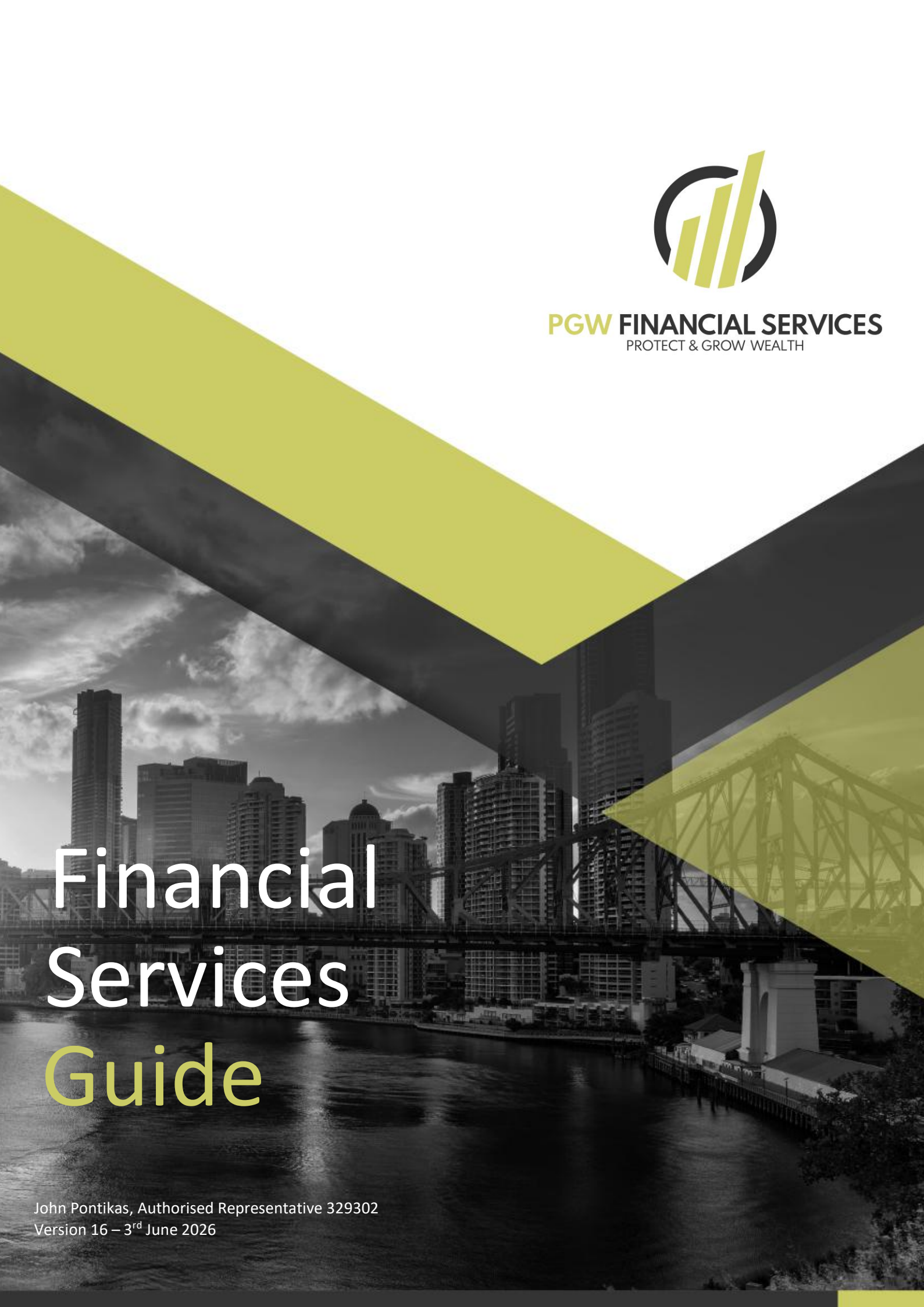
PGW FINANCIAL SERVICES
PROTECT & GROW WEALTH



Financial Services Guide

John Pontikas, Authorised Representative 329302
Version 16 – 3rd June 2026

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THE PURPOSE OF THIS GUIDE

The Financial Services Guide (FSG) is an important document which we are required to give you under the requirements of our Australian Financial Services Licence. It provides you with information about PGW Financial Services Pty Ltd to help you decide whether to use the financial services we provide. This FSG explains the services we can offer to you and the types of products we offer. It also explains how we (and other related persons) are remunerated for these services and includes details of our internal and external complaints handling procedures and how you can access them. PGW Financial Services Pty Ltd authorises the distribution of this FSG.

NOT INDEPENDENT

PGW Financial Services Pty Ltd is not independent, impartial, or unbiased because although we will always put your interests before ours when giving advice, we may at times be remunerated by commission when helping clients arrange insurance and may act in or hold positions where a payment is received where you may be invested. We strongly believe this is the most appropriate remuneration model for many insurance clients, but a consequence is it then precludes us from calling ourselves independent.

PGW FINANCIAL SERVICES PTY LTD
Level 19, 144 Edward Street, Brisbane City QLD 4000
Tel: 0419 398 401 Email: ben@pgwfinancial.com.au
Australian Financial Services Licence: 384713

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THE LICENSEE

PGW Financial Services is a leader in the Australian financial services marketplace, offering a range of financial products and services that challenge traditional investment boundaries and offer diverse capabilities.

PGW Financial Services is a national based group of qualified advisers with many years of combined experience. We have clients all over Australia who are using our experience to create wealth, enjoy a comfortable r e tirement, or both.

Our goal is to utilize our clients' assets, as well as their income, to achieve their personal goals without adversely affecting their current lifestyle.

We are committed to facilitating high quality advice and continued excellence in our service to you.

We offer personal advice for each client who is treated as a valuable customer – not just a member.

PGW Financial Services advisers can offer the following services:

- Assisting you identify, establish, and prioritize your needs and objectives.
- Financial planning (wealth creation, cashflow/budgeting advice, retirement income strategies)
- Investment strategies
- Superannuation strategies, including self-managed superannuation funds
- Life and disability insurance, including investment life insurance
- Tax effective investments
- Centrelink benefits advice
- Retirement planning advice
- Portfolio review services
- Share Trading Services
- Debt reduction strategies
- Ongoing advisory services

As a registered tax (financial) adviser, some of our advisers can provide tax advice related to how your financial products work. For comprehensive taxation advice about your personal tax position, you should seek advice from a qualified taxation specialist or accountant.

PGW FINANCIAL SERVICE'S AUTHORISATIONS

PGW Financial Services Pty Ltd are authorised to provide Financial Product advice and deal in financial product by applying for, acquiring, varying, or disposing of a financial product on behalf of another person in respect of the following classes of financial products:

- Deposit & Payment Products
- Derivatives limited to old law securities options contracts & Warrants
- Debentures, stocks, or bonds issued or proposed to be issued by a government
- Life Products including life risk and life investment
- Interests in managed investments schemes including investor directed portfolio services
- Retirement savings accounts
- Securities
- Standard margin lending facilities
- Superannuation

PRIVACY

We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. A copy of our privacy policy will be provided upon your request.

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HOW ADVISERS CHARGE FOR SERVICES

PGW Financial Services Pty Ltd calculation of fees and commissions is dependent on the level of service appropriate to the needs of the client. It has many levels of service each providing benefits befitting the clients it is designed to service.

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your adviser provides a recommendation for a financial product or service, your adviser may be remunerated through either:

- An initial adviser service fee
- An ongoing adviser service fee
- A contribution fee or an Implementation fee
- Commission payments from product providers where applicable
- Transaction fees
- An hourly charge; or
- A combination of any of the above

All levels of service, their associated calculations for fees and charges and the ongoing services provided are discussed in the first meeting and subsequently disclosed, prior to implementation of any recommendations, in the SOA.

All fees or commissions initially paid to PGW Financial Services are distributed in full to your adviser or to the relevant business. PGW Financial Services ABN 15 123 835 441 and Australian Financial Services Licence 384713 generally receives a flat fee per annum / per authorised representative for the provision of services required under its AFSL. Each authorised representative also pays a professional indemnity insurance fee.

WHAT MAY INFLUENCE YOUR ADVICE

PGW Financial Services Pty Ltd may from time to time receive a benefit from preferred product providers by way of sponsorship of educational seminars, conferences, or training days. Details of benefits between $100.00 - $300.00 will be maintained on a register.

Many product providers offer incentives such as overseas trips and tickets to conferences in an attempt to influence advisers into recommending their products to clients. PGW Financial Services Pty Ltd and our advisers believe clients should be placed first and products recommended because they are in the clients' best interests as opposed to those of the adviser. To ensure clients are able to rely on our recommendations as being free from such influence, PGW Financial Services Pty Ltd have introduced a policy prohibiting the receipt of these types of incentives.

You have a right to request for further information in relation to the remuneration and soft dollar benefits received by the licensee and/or authorised representative.

PGW Financial Services Pty Ltd owns the rights to the Korean language Open Markets trading platform and may receive income from trading activity and business conducted on this platform.

MY ADVISER

John Pontikas is an Authorised Representative of PGW Financial Services Pty Ltd.

Authorised Representative number AR No. 329302

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CONTACT DETAILS

Address: 8/11 Daly Street, Adelaide, SA 5000
Email: john.pontikas@jmpstrategicinvestments.com.au
Phone Number: 0405 730 515

JMP Strategic Investments Pty Ltd, Authorised Representative number CAR No. 414567 is a company associated with John Pontikas and is authorised by the Licensee to provide clerical and administrative services.

Trading Profitably is a registered trading name of John Pontikas.

John Pontikas is authorised to Provide General Financial Product advice and deal in financial product by applying for, acquiring, varying, or disposing of a financial product on behalf of another person in respect of the following classes of financial products:

- Deposit & Payment Products
- Life Products including life risk and life investment
- Interests in managed investments schemes including investor directed portfolio services
- Securities
- Superannuation

We will not provide advice on classes of financial products other than those identified in PGW Financial Services Pty Ltd 's AFS Licence/ or detailed above nor provide advice on products that are not on PGW Financial Service's Approved Products List. Your adviser does not have authority to advice on products that are not PGW Financial Services Pty Ltd approved.

To the extent that we authorise a PGW Financial Services Pty Ltd representative to do so, the representative can help you to apply for the financial products referred to in this FSG and can also give you financial product advice in relation to them.

If a PGW Financial Services Pty Ltd representative is unable to provide you with a financial service or a financial product that you are interested in, the representative may refer you to another representative who can. PGW Financial Services Pty Ltd is responsible for the advice provided and services offered to clients by an Authorised Representative of PGW Financial Services Pty Ltd.

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COST OF ADVICE

After the first meeting, your adviser will discuss the fees and charges that will be applicable to your individual circumstances. We choose to be flexible in earning our fees and offer you the flexibility to select the fee payment method most suitable to you. From our professional standpoint, PGW Financial Services Pty Ltd disregards the varying commissions that are paid by product providers in order to remove bias and maintain integrity in our product selection process.

Due to the varying nature of individual client cases, fees will be disclosed on an individual basis and may include the following:

Fee for Service - This fee is based on an estimation of our timed costs. On implementation of our advice, any commissions paid are rebated under this arrangement. In the event that our quoted fee exceeds our timed costs, you will be rebated accordingly.

Combination of Fees and Commissions - Full disclosure of all fees will be contained in writing for you. However, you will not be charged unless you have agreed to engage our service and this agreement.

Your adviser may hold an interest in a financial product. Any significant interest/ownership will be recorded in a register of financial product holding and where appropriate, this holding will be disclosed to you in writing.

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THE ADVICE PROCESS

Will you receive a statement of advice?

A person who provides a retail client with personal advice (that is advice that takes into account the client's objectives, financial situation and needs) must give the client a statement of advice (SOA). I do not provide personal advice to retail clients. Accordingly, you should not expect to receive an SOA from me.

Will you receive a general advice warning?

A person who gives retail clients general advice (that is, advice that is not personal advice) must generally warn the client that the advice does not take into account the client's objectives, financial situation or needs. Where I will provide you with general advice, I will also generally provide you with a general advice warning. The general advice warning will be given in the same manner as the advice is provided (i.e. in writing or verbally).

How do we provide general advice?

Any advice provided by John Pontikas is limited to general financial product advice which we provide, for example, over the phone, investment newsletters/emails, investor reports and website material. This information generally relates to product features, managing risk and return, investment & economic market overviews. I do not provide personal financial product advice to retail clients. Before you make any investment decision, I recommend that you obtain advice tailored to address your individual objectives, financial situation and needs from a financial adviser who provides personal advice.

COMPLAINTS RESOLUTION

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you, you should take the following steps:

1. Contact your adviser and tell your adviser about your complaint, or put your complaint in writing and send it to us at;

PGW Financial Services Pty Ltd
GPO Box 2241
Brisbane QLD 4001

Or contact PGW Financial Services on 0419 398 401

2. We will acknowledge receipt of your complaint within 24 hours and provide you a response with the reasons for our decision within 30 days. If we cannot reach a satisfactory resolution, you can raise your concerns with the Australian Financial Complaints Authority (AFCA) on 1800 931 678. PGW Financial Services Pty Ltd is a member of this complaint's resolution service. The Australian Securities & Investments Commission (ASIC) also has a free call Info line on 1300 300 630 which you may use to make a complaint or obtain information about your rights.

PGW Financial Services Pty Ltd 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. In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for PGW Financial Services Pty Ltd and our authorised representatives, other representatives, and employees in respect of our authorizations and obligations under our Australian Financial Services Licence. This insurance will continue to provide such coverage for any authorised representative, other representatives and employee who has ceased work with PGW Financial Services Pty Ltd for a minimum of 7 years from the date of ceasing the relationship.