



Financial Services Guide

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Altitude Wealth Management is a business name of Altitude Wealth Management Pty Ltd
ABN 92 618 850 347. AFSL No. 516376

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Provided by:

Dennis Di Bartolo – Representative No. 311230

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As Representatives of Altitude Wealth Management Pty Ltd. ABN 92 618 850 347. AFSL No. 516376 (**Licensee**)

In this document any reference to "the licensee" or "we" or "us" or "our" means Altitude Wealth Management, Australian Financial Services Licence (AFSL) number 516376. Reference to "financial adviser" means a representative of Altitude Wealth Management

Purpose of this document

The purpose of this FSG is to assist you in deciding whether to use our services by giving you information about the type of services we provide, how we are remunerated and your rights when you have a complaint about the services we provide to you.

We recommend that you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please get in touch with us.

Statement of non-independence

Although we are required to provide advice that is in your Best Interest, Altitude Wealth Management Pty Ltd and its financial advisers are not able to describe themselves as being independent, unbiased or impartial as defined in Section 923A of the Corporations Act because we receive commission on the sale of life insurance products and we have an association with a financial product issuer through our Separately Managed Account (SMA) arrangement.

Additional documents you may receive from us

When we provide you with financial planning services you may receive:

- a Statement of Advice (**SoA**) or Record of Advice (**RoA**). These documents set out the advice we provide to you. If you have not been provided with the RoA, you may request a copy of it free of charge at any time within 7 years after the advice was provided to you by using any of the contact details on the cover page of this FSG.
- a Product Disclosure Statement (**PDS**) which provides details about the significant risks and benefits, costs, charges and other significant characteristics or features of the product we have recommended.

Financial services we are authorised to provide

Altitude Wealth Management Pty Ltd permits **Dennis Di Bartolo, Mark Tyrell, Brooke Charity, Nicole McGovern, Tonia Sanderson, Teaghan Spackman and Renita Waring** to provide financial product advice and to deal in a wide range of products (unless otherwise stated below):

- Deposit products
- Government debentures, stocks, or bonds
- Life investment and life risk products
- Managed investment schemes including investor directed portfolio services
- Retirement savings account products
- Securities (e.g., shares)
- Superannuation products

Services we can provide you are:

- Financial planning advice
- Wealth accumulation advice
- Superannuation advice
- Redundancy advice
- Retirement advice
- Gearing strategies
- Cash flow advice
- Social security benefits advice
- Life and disability insurance advice
- Estate planning services (financial advice)

Dennis Di Bartolo, Teaghan Spackman, Tonia Sanderson, Brooke Charity and Renita Waring are also permitted to provide financial advice and services on self-managed superannuation funds.

Dennis Di Bartolo, Mark Tyrell, Teaghan Spackman, Tonia Sanderson and Brooke Charity are also permitted to provide financial advice and services on standard margin lending.

Nicole McGovern and Tonia Sanderson are also permitted to provide financial advice and services on aged care advice as our Accredited Aged Care Professionals.

Additionally, our financial advisers are all registered to provide Tax (Financial) Advice services. Based on the information collected from you, your financial adviser will consider the tax consequences of the financial advice they provide. However, this financial advice will not include a full assessment of your overall tax position or your tax liabilities and obligations. You should seek specialist tax advice from your accountant.

How can you provide us with instructions?

You can give us instruction by phone, email or in person or by any other means that we agree with you from time to time. Where instructions are provided by phone, these must be confirmed in writing. Please refer to the cover page of this FSG for our contact details.

Who is responsible for providing you with advice and services?

We hold an AFS Licence (AFSL) issued by the Australian Securities and Investments Commission (ASIC), which enables us to offer financial advice services. As the licensee, we are responsible for the delivery of the services provided by our financial advisers.

We act on our own behalf when providing the financial product advice services we are authorised to provide. When we deal in financial products we act on your behalf as our client.

General advice

In certain circumstances, we may not provide you with personal advice via a SoA or RoA. These circumstances include where we provide you with only general advice, such as through seminars or newsletters. Should we charge a fee for general advice we will disclose this fee to you.

Fees and commissions

As part of detailed financial planning, there are costs to you at various stages of the process. Before making any recommendations, we will discuss and agree the fees with you. All fees and commissions are payable to the Licensee. Below are our typical advice fees. and are inclusive of GST payable by you at the following stages. If the advice fees vary from this, we will discuss and agree with you upfront and before we provide the advice and services.

Stage 1: First Meeting (\$0 - \$220)

A meeting to get to know each other, determine your goals and objectives, develop an understanding of your current circumstances and financial position.

Stage 2: Discussion Paper Meeting (\$880 - \$2,200)

Engagement with relevant providers and stakeholders to determine your situation in detail, identify any gaps in your situation and areas of advice you may benefit from. At this point, we will determine the complexity of your situation and meet with you to discuss our findings. We will determine the fees that will apply to proceed to advice and notify you of these at this meeting.

Stage 3: Advice Meeting (\$4,900 - \$9,900)

Detailed research into strategies to help you achieve your goals and objectives, develop and detail our recommendations and present them to you in a Statement of Advice. If you agree to proceed with any one or more of our recommendations, we will assist with the implementation of these recommendations. This fee will be agreed with you in writing prior to us commencing the implementation of any advice.

Stage 4: Ongoing Service Agreement (\$3,500 - \$25,000)

Should you decide to partner with Altitude Wealth Management and receive ongoing advice, you will be entitled to a formal review of your strategies once a year, access to a dedicated adviser and administrative support. The associated fees will depend on the level of service you require and the complexity of the advice. We will provide you with a fixed ongoing fee once we have a better understanding of your advice requirements. This fee will be agreed to by you in writing prior to us commencing the ongoing advice service.

Note: Full details of all fees and commissions for financial services will be provided to you in an advice document and Product Disclosure Statements at the time of receiving any recommendation. If the remuneration or other benefits are calculable at the time the personal advice is given, the remuneration (including commission) or other benefits the person receives on specific financial products to which the personal advice relates will be disclosed at the time the personal advice is given or as soon as practicable after that time or, if the or other benefits are not calculable at the time the personal advice is given, the manner in which the remuneration or other benefits are to be calculated will be disclosed at the time the personal advice is given or as soon as practicable after that time.

Life insurance products

Initial and ongoing commissions from insurance providers may be received by us. These commissions are paid to the licensee by the insurance company if you acquire the cover we recommend. The value or cost of the commissions are included in the cost of what you pay for the insurance and are not an additional cost to you. The commissions we receive will be disclosed in your SoA or RoA with our recommendations.

The initial commission is paid at the commencement of the insurance policy by the product issuer to us. Ongoing commissions are payments paid by the product issuers to us after the commencement of the insurance policy.

If you initiate an increase to your cover (resulting in an increase in the cost of premium payable by you to the insurance company), we may receive a further initial commission and an increase in the receipt of ongoing commissions on the value of the annual increase to your policy cost.

- *Level commissions*

Where we recommend the use of a level commission arrangement, we will receive up to 33% of your annual insurance premium.

- *Upfront and ongoing commissions*

Policies put in place prior to 1 January 2020 – Upfront commission of up to 140% on the first years' premium, and ongoing commission of up to 38.5% on the renewal premium.

Policies put in place after 1 January 2020 – Upfront commission of 66% on the first years' premium, and ongoing commission of 22% on the renewal premium.

For example, we recommend you put in place an insurance policy on 1 October 2025 and the premium is \$2,000. We would receive 66% or \$1,320 of the first years' premium as an upfront commission, and 22% or \$440 of the renewal premium, assuming it remains unchanged each year.

You'll find details of how your insurance policy cost is calculated in the relevant PDS that we provide you.

Other benefits

We may accept alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (e.g., training or sponsorship to attend conferences). We maintain a register detailing any benefit we receive which is valued at between \$100 and \$300 and other benefits that relate to information technology software or support provided by a product issuer or that relate to educational and training purposes. A copy of the register is available on request for a small charge.

Adviser remuneration, interests and associations

Dennis Di Bartolo and **Mark Tyrell** are employees, directors, and shareholders of Altitude Wealth Management Pty Ltd. They are paid a salary and may be entitled to receive shareholder distributions.

Teaghan Spackman, Nicole McGovern, Renita Waring and **Brooke Charity** are employees and shareholders of Altitude Wealth Management. They are paid a salary and may be entitled to receive shareholder distributions.

Tonia Sanderson is an employee of Altitude Wealth Management and is paid a salary.

Referrals

We do not pay a referral fee to any third party. We may receive benefits for referring you to another party, including referral fees or non-monetary benefits. These amounts do not involve additional costs and any referral payments will be disclosed to you prior to the referral being made and also in any SoA or RoA you receive.

Associations

We are required to disclose any association or relationships between us, our related entities and product issuers that could reasonably be capable of influencing the financial services we provide to you.

Altitude Wealth Management Pty Ltd provides advice on the Altitude Separately Managed Accounts (Altitude SMA) on the BT Panorama and Hub24 platforms. Altitude Wealth Management also provides advice on the AWM Separately Managed Accounts (AWM SMA) on the Hub24 platform. Quilla Consulting Pty Ltd (ACN 600 052 659 and AFSL 511401) has been selected as an external asset consultant, to design and manage the composition of the separately managed accounts.

Westpac Financial Services Ltd (ABN 20 000 241 127 and AFSL 233 716) are the issuers and responsible entities of the BT Managed Portfolios through which you can access the Altitude SMA's.

BT Panorama charge an investment management fee of 0.179% pa (inc. GST) for the Altitude SMA, which is calculated as a percentage of the balance of the managed portfolio and paid to BT Panorama from your cash account on a monthly basis. Of this fee, 0.126% (inc. GST) for the Altitude SMA is paid to Quilla, the portfolio manager, for its services in relation to the service, and to meet the costs of the asset consulting and the investment management services associated with the portfolio. Please refer to the PDS for more detail. For example, if \$100,000 were invested in the BT Panorama SMA portfolios, an Investment Management fee of \$179 (inc. GST) per annum would be paid to BT Panorama of which \$126 (inc. GST) per annum of the Investment Management Fee would be received by Quilla Consulting Pty Ltd.

Hub24 Custodial Services Ltd (ABN 94 073 633 664, AFSL 239 122) is the operator of the Investor Directed Portfolio Service, through which you can access the Altitude and AWM SMA's and is responsible for implementing the investment instructions of the portfolio manager.

Hub24 charge an investment management fee of 0.179% pa (inc. GST) for the Altitude SMA and AWM SMA, which is calculated as a percentage of the balance of the managed portfolio and paid to Hub24 from your cash account on a monthly basis. Of this fee, 0.126% (inc. GST) for the Altitude and the AWM SMA is paid to Quilla, the portfolio manager, for its services in relation to the service, and to meet the costs of the asset consulting and the investment management services associated with the portfolio. Please refer to the PDS for more detail.

To support the SMA's, the licensee has established the Altitude Wealth Management Investment Committee to work with Quilla Consulting in respect to the investment beliefs, the objectives of the investment mandate, and the strategic asset allocation and ranges within these SMA's. The Altitude and AWM SMA's are only available to clients who are and continue to be clients of the Licensee.

What is our Approved Product List?

We have developed our own approach to researching financial products that may be suitable for our clients; only those products which have been assessed and supported by external research become part of our approved product list (APL). This list is extensive and incorporates a range of third-party fund managers and life companies. A copy can be provided to you at any time upon request.

When providing personal advice, a reasonable investigation will be conducted to recommend products that are appropriate and in your best interests based on your individual circumstances, goals and objectives. This may involve investigating and recommending products which are not on our approved product list.

Making a complaint

We endeavour to always provide you with the best advice and service. If you are not satisfied with our services then we encourage you to review our public complaints policy at <https://altitudewm.com.au/altitude-wealth-managements-complaint-policy/> and contact Altitude Wealth Management using any of the contact details on the cover page of this FSG.

Please call the Licensee or put your complaint in writing to the Licensee's office. The Licensee will endeavour to resolve your complaint within 5 business days. If you do not receive a satisfactory outcome or the Licensee does not respond to you within 30 days after you make the initial complaint, you have the right to complain to the Australian Financial Complaints Authority (AFCA) at the following address:

GPO Box 3
Melbourne VIC 3001

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

Your privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain when you are not satisfied with how we have handled your personal information. Our privacy policy is available on request and on our website at <https://altitudewm.com.au/privacy-policy-and-collection-statement/>

Compensation arrangements

We have arrangements in place to maintain adequate professional indemnity insurance as required by s912B of the Corporations Act 2001. This insurance provides cover for claims made against us and our financial advisers, including claims in relation to the conduct of financial advisers who no longer work for us but who did so at the time of the relevant conduct.