Website Disclosure Information (WDI)

Fortem Wealth Management Pty Ltd

Authorised Representatives

01 July 2026

Fortem Wealth Management Pty Ltd ABN 61 657 151 436
is an Australia Financial Services Licensee (AFSL No. 561619) **(Licensee)**

The Licensee appoints authority representatives to act on its behalf for the provision of authorised financial services.

The website disclosure information is made available by:

- Tim Croke (Authorised Representative No. 000327480)
- Darren Flett (Authorised Representative No. 000262366)
- Bryce Garland (Authorised Representative No. 001319015)

Purpose

The purpose of this Website Disclosure Information is to inform you of our services and fees, and assist you when deciding whether to use those services

The Website Disclosure Information includes information about:

- The financial services and products we provide
- Your privacy and how we collect your personal information
- The significant relationships and associations we have
- The remuneration and other benefits that may be received by us or other relevant persons in connection to the financial services we provide to you
- The advice and documents you may receive
- What to do if you have a complaint
- Fees and charges for our services

NOT INDEPENDANT

The Authorised Representatives are not "independent", "impartial" or "unbiased" in relation to the personal advice they provide. The Authorised Representatives are not permitted to use those or similar terms in accordance with section 923A of the Corporations Act 2001 (Cth).

The Authorised Representatives are not independent because they are paid commissions by life insurers for life insurance policies arranged by the Authorised Representatives. Please refer to the sections on Fees in this Website Disclosure Information for further information on commissions the Authorised Representatives may receive

Financial Services we provide

- Basic deposit products
- Non-basic deposit products
- Non-cash payment products
- Derivatives
- Government debentures, stocks or bonds
- Life risk insurance products, including term life, total and permanent disability, trauma and income protection
- Investment life insurance products, including funeral bonds, endowment policies, allocation pensions and annuities
- Provide a custodial or depository service
- Foreign exchange contracts
- Standard Margin Lending facilities
- Retirement savings accounts
- Securities
- Manged Investment Schemes, including investor directed portfolio services (IDPS)
- Superannuation, including self-managed superannuation funds
- Manged Investment Schemes, excluding investor directed portfolio services (IDPS)

In addition, we provide a suite of professional services to assist with estate planning, wills, family trust and companies. We also have relationships with a number of professionals, including lawyers, accountants and mortgage brokers who we can work with to help you achieve your goals.

OUR RELATIONSHIPS AND ASSOCIATIONS

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

The extensive list of products and services approved by Fortem Wealth Management includes products and services provided by entities with whom Fortem Wealth Management director, employee, Fortem Advice and/or your Adviser have a relationship or association, either directly or via a related entity.

We are associated with an accountancy firm, Fortem Business Solutions, who we may refer clients to from time to time when those clients require accounting services. Our practice principals are also principals of Fortem Business Solutions. They might receive an indirect benefit if we refer you to Fortem Business Solutions, because they share in the profit made by Fortem Business Solutions. Fortem Business Solutions does not pay referral fees to us. We will only refer you to Fortem Business Solutions if we think the referral is in your best interests

We are also associated with an investment manager, Harvest Investments Victoria, who we authorise to provide financial services. Harvest Investments Victoria is an investment, strictly for wholesale clients only

We believe that your interests should be placed first and that products and services should only be recommended if it is in your best interests.

However, it is important that you know of, and are comfortable with, those relationships and associations and any benefits that arise.

REFERRALS TO US AND OTHERS

We may provide you with a referral to other professionals. This may include, but is not limited to, accountants, mortgage brokers and legal practitioners. You may also have been referred to us by another professional.

We have referral agreements in place with the following referral partners:

- Ready1 Group Pty Ltd may receive 10% of initial fees received by Fortem Advice. Ready1 Group Pty Ltd does not share in any ongoing service fees.

PROVISIONAL FINANCIAL ADVISERS

We may supervise a provisional financial adviser completing his or her professional year. If a provisional financial adviser works on your advice, his or her supervisor will inform you in writing of matters relating to the provisional financial adviser in accordance with the Corporations Act 2001 (Cth).

A provisional financial adviser's supervisor is responsible for any personal advice provided by the provisional financial adviser to you.

APPROVED PRODUCT LIST (APL)

We can only provide advice on financial products that are on the Licensee's APL, a copy of which is available upon request. The APL includes a range of investment, insurance, and superannuation products for us to choose from. The products on the APL have been selected by independent committees based on extensive research on a range of factors including performance, costs and risks

HOW CAN YOU PROVIDE US WITH INFORMATION?

You can give us instructions in writing, by phone, email or any other means that we agree with you prior.

WHO DO WE ACT FOR?

We provide financial services on behalf of the licensee. In providing those financial services, the licensee acts on its own behalf.

OUR TAX SERVICES

Our Authorised Representatives are all listed on the Financial Adviser Register as a Qualified Tax Relevant Provider (QTRP) with Australian Securities and Investments Commission (ASIC). This means that all our representatives can provide tax advice in regard to the strategies and financial products that they recommend to you.

Documents you may receive

Please refer to the following definitions for a description of the documents you are likely to receive:

STATEMENT OF ADVICE (SOA)

If we give personal financial advice to you, we will provide you with a SOA. We must give the SOA to you the first time we provide you with personal advice about financial products or where there has been a significant change in your circumstances.

We provide personal advice when we take your personal circumstances into account when providing the advice. Personal advice can be given on your complete financial situation or on limited areas you require advice on – we will discuss the scope of the advice before we start work.

We must give you the SOA before we provide any services to implement our recommendations. We have legal and ethical obligations to ensure that the advice and recommendations we provide to you are in your best interests.

THE SOA WILL INCLUDE THE FOLLOWING INFORMATION:

- Our Advice and the grounds for our recommendations;
- Information about fees and commission that may be received by us for the advice, and;
- Any associations, relationships or interests that may influence the advice we provide

Where the personal financial product advice relates only to a basic deposit product, non-cash payment facility or travellers' cheques, an SOA will not be provided

RECORD OF ADVICE (ROA)

We may also record our advice through preparing a record of advice in some circumstances instead of providing you with another SOA. If you have not been provided with a copy of the ROA, you may request a copy of it free of charge at any time within seven years after the advice was provided to you, by contacting us.

ONGOING SERVICE AGREEMENT (OSA)

If we enter into an ongoing fee arrangement with you, we will provide you with an annual Ongoing Service Agreement. The OSA contains information about the services you are entitled to receive and an estimate of fees to be paid in the next 12 months.

You can renew your ongoing fee arrangement by signing and returning the OSA to us

PRODUCT DISCLOSURE STATEMENT (PDS)

If we make a recommendation on certain financial products (other than securities) or arrange the issue of a financial product, you will receive a PDS. The PDS outlines the key features, significant benefits, risks and fees associated with the financial product

Fees and Charges

We will charge you a fee for personal advice and dealing services we provide to you.

*All fees are **inclusive** of GST.*

ONE-OFF FEES

We may charge a one-off fee for providing and implementing a discrete piece of advice, or processing a transaction for you. That fee will either be;

- A fixed fee; or
- An hourly rate; or
- Calculated as a percentage of fund under management/advice.

Our fixed fee for personal advice is a minimum of $3,300 or 0.93% (incl. GST) of estimated funds under management, depending on the amount of work required. We will provide an explanation of how we calculate the fee before we provide advice to you.

Our fixed fee for processing a transaction (i.e. no advice) is $330 (incl. GST),.

Our hourly rate is $330 (incl. GST),, and the total fee payable for our work will be based on the number of hours work done. We will provide an estimate of the number of hours and the total fee payable before we provide advice to you.

Alternatively, if our advice is in relation to life insurance products we may offset our advice fee by commissions paid to us by life insurers.

ONGOING FEES

If you enter into an ongoing service arrangement with us, we will charge you a yearly fee based on the services you are entitled to receive.

Our minimum annual fixed fee is $3,330 or 0.93% (incl. GST) of funds under management, paid in monthly instalments from your superannuation or investment cash account.

FEE DISCLOSURE

Details of these fees and benefits will be provided to you in an engagement letter or services agreement before we provide advice and will be included in the SOA or ROA provided to you.

Please contact us if you require any further information about how we charge and receive fees.

REMUNERATION, COMMISSION AND OTHER BEENFITS

We may receive commissions from life insurance companies:

Insurance Commissions payable requires a signed informed consent at the time it is issued or sold. If we provide advise that will result in insurance commissions being paid, we will disclose the amount and frequency to you at the time of the recommendation or as soon as practicable after this time.

Alternatively, if remuneration, commission or other benefits are not calculatable at the time of the recommendation, a statement highlighting the manner in which the renumeration, commission or other benefits will be calculated and provided within the same time frame.

INITIAL COMMISSION

We may receive commission of;

- Up to 66% of the first year's premium for new policies issued from 01 January 2020
- Up to 77% of the year's premium for new policies issued between 01 January 2019 to 31 December 2019
- Up to 88% of the year's premium for new policies issued between 01 January 2018 to 31 December 2018

Where you change the level of cover on a policy and your premium increases as a result, we may receive commission on the increase in the premium (e.g. if your premium was $1,000 and it is now $1,200, we would receive "initial" commission on the additional $200). This commission is capped at the percentage applicable in the year that you implemented the policy – e.g. if you commenced a policy in June 2018 and increase the cover now, we may receive up to 88% of the increase in premium.

We may also receive "initial" commission on the increase to the premium of existing policies that were implemented prior to 1 January 2018 (where that increase is a result of action by you).

ONGOING COMMISSION

We receive ongoing commission calculated as a percentage of the premium paid to the insurer.

Ongoing commission on policies entered into after 1 January 2018 is capped at a maximum of 22% of the commission

HOW OUR REPRESENTATIVES ARE PAID

Our representatives are paid a salary and may received dividends which does not change depending on the amount of financial services they have provided.

PRIVACY

Australian Privacy Principles apply to how we collect and use personal information. The information you provide to us for the purposes of obtaining financial product advice must only be used to:

- fully understand your financial planning needs;
- provide you with information, products or services that you might reasonably expect or request;
- manage rights under any laws applying to the services provided; and
- conduct research and marketing which includes direct marketing (although you have the right to specifically instruct us not to use your personal information for these purposes).

For details of how we collect and use your personal information, please refer to our privacy policy which is available on our website.

FURTHER INFORMATION

If you have any further queries about our financial services, please contact us.

Complaints

We are fully committed to providing quality financial services.

If you have a complaint about the services we provide to you, please follow the steps outlined below. The Licensee's dispute resolution system is free of charge. The Licensee is a member of the Australian Financial Complaints Authority (AFCA) complaints resolution scheme.

Step 1

Contact the complaints officer and provide the details of your complaint. The relevant contact details are;

Complaints officer	advice@fortemgroup.com.au 03 5441 3377 PO Box 2501 BENDIGO DC VIC 3554

The Licensee will endeavour to acknowledge receipt of your complaint within one business day (or as soon as practicable).

The Licensee will endeavour to resolve your complaint quickly and fairly, within 30 days of receipt of your initial complaint. In some circumstances, for example where the complaint involves particularly complex issues, it may take longer than 30 days to resolve a complaint. If the Licensee determines that it will take longer than 30 days to resolve a complaint the Licensee will write to you to explain the delay.

The Licensee will provide a written response informing you of the final outcome of your complaint and your rights to escalate the complaint if you are not satisfied with the Licensee's final decision

Step 2

If you are not satisfied with the Licensee's final response to your complaint, or the Licensee has not resolved your complaint within 30 days, you may lodge your complaint with AFCA (provided that the complaint is within AFCA's terms of reference). AFCA is an independent complaints resolution body which is available to you free of charge.

Please note that AFCA will not initiate its process until the Licensee has had prior opportunity to respond to your complaint

Australian financial complaints authority (AFCA)	www.afca.org.au info@afca.org.au 1800 931 678 GPO Box 3 MELBOURNE VIC 3001

COMPENSATION PAYMENTS

The Licensee holds professional indemnity insurance in respect of our financial services which complies with section 912B of the Corporations Act 2001 (Cth). The professional indemnity insurance covers all of the financial services you are provided, even if they were provided by a person who is no longer our Authorised Representative.

Authorised Representative Profile

Tim Croke

Authorised Representative Number	000327480
Phone	03 5441 3377
Email	tim@fortemgroup.com.au

Tim is a co-founder and Authorised Representative of Fortem Wealth Management Pty Ltd, bringing over 18 years of specialist experience working with business owners and high net worth professionals. Holding a Bachelor of Marketing and an Advanced Diploma of Financial Services, Tim combines a strong academic foundation with extensive practical expertise to deliver advice that is both strategically sound and deeply personal.

Throughout his career, Tim has developed a distinctive focus on the unique financial challenges faced by business owners and high-achieving professionals — those whose personal and commercial finances are often deeply intertwined. His expertise spans a broad range of disciplines including investment strategy, self-managed superannuation funds (SMSFs), business succession planning, and personal insurance, allowing him to provide genuinely integrated advice that addresses every dimension of a client's financial world.

Tim's philosophy is rooted in the belief that great financial advice is not one-size-fits-all. He takes a tailored, strategic approach — investing the time to understand each client's business interests, personal circumstances, and long-term ambitions before crafting a financial plan that is built to evolve alongside them. Whether navigating a complex business transition, structuring an SMSF for maximum efficiency, or protecting what matters most through a robust insurance strategy, Tim brings clarity, precision, and purpose to every engagement.

Tim has been instrumental in shaping a practice culture built on trust, integrity, and a genuine commitment to client outcomes. His long-standing client relationships are a testament to the confidence and results his advice consistently delivers.

Qualifications

- Advanced Diploma of Financial Services (financial planning)
- Bachelor of Marketing
- Securities
- Diploma of Financial Services (financial planning)
- Margin Lending and Geared Investments
- Self-Managed Super Fund (SMSF)

Advice and services I can provide

- Deposit and Payment products
- Superannuation
- Margin Lending facilities
- Debentures, stocks or bonds, issued or proposed by a government
- Life investment or life risk products
- Retirement savings accounts
- Self-Managed Super Funds (SMSF)
- Listed Securities
- Interests in managed investment schemes, including investor directed portfolio services (IDPS or Wrap)

Your Adviser or your Adviser's Principal Practice either personally, directly or through an associated entity, may be a shareholder in Fortem Wealth Management Pty Ltd (FWM)

Authorised Representative Profile

Darren Flett

Authorised Representative Number	000262366
Phone	03 5441 3377
Email	darren@fortemgroup.com.au

Darren Flett is an Authorised Representative of Fortem Wealth Management Pty Ltd and a highly experienced financial adviser with over 23 years of expertise in the financial services industry. Holding a Diploma of Financial Services, Darren combines formal qualifications with decades of hands-on experience to deliver comprehensive, client-centred financial advice.

Throughout his career, Darren has developed a deep understanding of the complexities of personal and business finance, enabling him to craft tailored strategies that address each client's unique circumstances, goals, and aspirations. His holistic approach to financial planning goes beyond simply managing investments — it encompasses wealth accumulation, retirement planning, risk management, insurance, estate planning, and tax-effective strategies, ensuring every aspect of a client's financial life is considered and optimised.

Darren is committed to building long-term relationships grounded in trust, transparency, and open communication. He takes the time to truly understand each client's financial position, lifestyle objectives, and future ambitions before developing a personalised roadmap designed to help them achieve financial security and peace of mind.

Whether working with individuals, families, or business owners, Darren's breadth of experience and genuine dedication to his clients' wellbeing sets him apart as a trusted adviser who puts people first. His ongoing commitment to professional development ensures that his advice remains current, relevant, and aligned with the ever-evolving financial landscape.

Qualifications

- Diploma of Financial Services (financial planning)
- Securities
- Margin Lending and Geared Investments
- Self-Managed Super Fund (SMSF)

Advice and services I can provide

- Deposit and Payment products
- Superannuation
- Margin Lending facilities
- Debentures, stocks or bonds, issued or proposed by a government
- Life investment or life risk products
- Retirement savings accounts
- Self-Managed Super Funds (SMSF)
- Listed Securities
- Interests in managed investment schemes, including investor directed portfolio services (IDPS or Wrap)

Your Adviser or your Adviser's Principal Practice either personally, directly or through an associated entity, may be a shareholder in Fortem Wealth Management Pty Ltd (FWM)

Authorised Representative Profile

Bryce Garland

Authorised Representative Number	001319015
Phone	03 5441 3377
Email	bryce@fortemgroup.com.au

Bryce is an Authorised Representative of Fortem Wealth Management Pty Ltd, whose career journey through every layer of the advice process has equipped him with an exceptional technical foundation and a well-rounded understanding of what truly effective financial planning looks like in practice. Holding a Bachelor of Commerce with a major in Financial Planning, Bryce brings both academic rigour and genuine hands-on experience to every client relationship.

Bryce began his career in financial advice administration in 2018, methodically progressing through Paraplanning and Senior Paraplanning roles before stepping into his current position as a Financial Adviser following the successful completion of his Professional Year. This deliberate career path — from the engine room of advice to client-facing delivery — has given Bryce a depth of technical knowledge and strategic insight that sets him apart. He understands not just the "what" of a financial strategy, but the "how" and "why" behind its construction.

Bryce works with a wide range of clients and has developed particular expertise in investment strategy, personal insurance, and pre-retirement planning. His experience across the full spectrum of the advice process means he approaches each client engagement with a thorough appreciation of the detail, complexity, and precision that sound financial advice demands. Clients benefit not only from his technical competence but also from his ability to translate complex financial concepts into clear, actionable strategies that make sense for their individual circumstances and goals.

With a genuine enthusiasm for helping clients navigate key financial milestones — whether building wealth, protecting their lifestyle, or preparing for the transition into retirement — Bryce is committed to delivering advice that is thoughtful, evidence-based, and firmly focused on long-term outcomes.

Qualifications

- Bachelor of Commerce (majoring in Financial Planning)

Advice and services I can provide

- Deposit and Payment products
- Superannuation
- Margin Lending facilities
- Debentures, stocks or bonds, issued or proposed by a government
- Life investment or life risk products
- Retirement savings accounts
- Self-Managed Super Funds (SMSF)
- Listed Securities
- Interests in managed investment schemes, including investor directed portfolio services (IDPS or Wrap)