



SECURE PORT WEALTH

AFSL 539360
ABN 87 658 232 903
BRAESIDE, VICTORIA

FINANCIAL SERVICES GUIDE

Required disclosure, *in plain language.*

BRAESIDE, VICTORIA

ISSUED BY

Secure Port Pty Ltd

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Fourteen

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ABOUT THIS DOCUMENT

A short note *before you read on.*

This is a document we are required by law to give you before providing financial services. It tells you who we are, what we are authorised to do, how we are paid, and how to raise a concern.

The text on the pages that follow is the document. Read it once, keep it for reference. If anything is unclear, the email at the foot of the page reaches us directly.

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What this guide is, *and why you have it.*

A Financial Services Guide is required disclosure under section 942B of the Corporations Act 2001, given to retail clients before financial services are provided.

This Financial Services Guide is provided by Secure Port Pty Ltd, the holder of Australian Financial Services Licence 539360, trading as Secure Port Wealth. It is required disclosure under section 942B of the *Corporations Act 2001* and is prepared in accordance with ASIC Information Sheet 291.

The purpose of the guide is to give you enough information about the firm, the services we provide, and how we are paid, that you can make an informed decision about whether to engage us. If you decide to proceed, the guide also tells you what documents you will receive next, how to give us instructions, and how to raise a concern if something goes wrong.

Throughout this document, the words *we*, *us*, and *our* refer to Secure Port Pty Ltd. The words *you* and *your* refer to whoever is reading this guide as a current or prospective client.

Read this guide once and keep it. If anything in it is unclear, write to info@secureportwealth.com; the email at the foot of every page reaches us directly.

SECTION 02 OF 14

We are *independent*.

Under section 923A of the Corporations Act, only firms that meet a strict set of conditions may describe themselves as independent, impartial, or unbiased. Secure Port Wealth meets them.

We make this statement deliberately, because in the Australian financial advice industry the word *independent* is a restricted term. Section 923A of the Corporations Act allows a firm to describe its advice as independent only if all of the following are true:

- 01 The firm does not receive commissions from product issuers, except where any commission is rebated to the client in full.
- 02 The firm does not receive any form of remuneration calculated on the volume of business it places with any issuer.
- 03 The firm does not receive other gifts or benefits from product issuers that could reasonably be expected to influence the advice given.
- 04 The firm operates without conflicts of interest, and without influence from any product issuer, in providing financial services.

Each of those conditions is true of Secure Port Wealth. We charge fees that are paid by you, for the work we do for you. We do not receive commissions, volume rebates, or product-issuer benefits. We have no parent dealer group, no in-house product range, and no commercial arrangement with any product issuer that could influence what we recommend.

Where the law allows us to use the words *independent*, *impartial*, and *unbiased*, we use them, because they describe how the firm is structured to operate.

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Who we are.

Secure Port Wealth is the trading name. The licence is held by Secure Port Pty Ltd. The identifying details are below.

Secure Port Pty Ltd is a private company incorporated in Victoria, Australia. The firm operates under the trading name Secure Port Wealth, and holds Australian Financial Services Licence 539360. The licence is held directly. There is no parent licensee, no dealer group, and no institutional ownership.

The firm was founded in June 2022 by Tim Adams. The office is at 218 Boundary Road, Braeside, on the south-eastern bayside of Melbourne.

| LEGAL ENTITY | TRADING NAME | FOUNDED |
|---------------------|--------------------|-----------|
| Secure Port Pty Ltd | Secure Port Wealth | June 2022 |
| ACN | ABN | AFSL |
| 658 232 903 | 87 658 232 903 | 539360 |

| OFFICE | GENERAL CONTACT |
|--|---------------------------|
| 218 Boundary Road, Braeside, Victoria 3195 | info@secureportwealth.com |

SECTION 04 OF 14

The advisers *behind the licence*.

Tim Adams is the principal of the firm and its sole financial adviser. A small operational and research team supports the firm from the Braeside office.

Tim Adams founded Secure Port in June 2022 after sixteen years at Ord Minnett (1997 to 2013) and eight years at Lonsdale Financial Group (2014 to 2022). He has been advising professionally since 1997, and is the sole financial adviser at the firm.

Tim's qualifications:

Bachelor of Business (Property Valuations), RMIT, 1994

CPA Accountant, 2001

Diploma of Financial Planning, 2001

Certified Financial Planner (CFP), 2002

Self-Managed Superannuation Fund Specialist Adviser (SSA), 2013

Tim is the Responsible Manager named on the AFSL, and the only person at the firm authorised to provide financial product advice.

Supporting Tim from the Braeside office is a small operational and research team: two investment analysts, a financial modeller, and a strategy associate. Their role is to support the research, modelling, and implementation work behind the advice you receive. They do not provide financial product advice.

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What we are *authorised to do*.

AFSL 539360 authorises us to provide financial product advice and dealing services across the product classes listed below.

Under our AFSL, we are authorised to provide both general and personal financial product advice to retail clients, and to deal in financial products on your behalf, in relation to the following product classes:

-
- 01 **Deposit and payment products**
Basic and non-basic deposit products.

 - 02 **Government debt securities**
Debentures, stocks, and bonds issued by Australian Commonwealth, State, and Territory governments.

 - 03 **Securities**
Including listed shares and Exchange Traded Funds (ETFs).

 - 04 **Managed investment schemes**
Including investor-directed portfolio services (IDPS).

 - 05 **Superannuation**
Including self-managed superannuation funds (SMSFs).

 - 06 **Retirement savings account products**
Where relevant to your retirement planning.

 - 07 **Life insurance**
Both investment life insurance and life risk insurance products.

Where you ask for advice on a product class outside this list, we will tell you, and refer you to an adviser who is authorised to advise on it.

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The documents *we will give you.*

Different documents serve different stages of the relationship. Each is described below, in the order you are likely to receive them.

01 **This Financial Services Guide**

You have it now, before any financial service is provided.

02 **A Statement of Advice (SoA)**

When we provide personal advice for the first time, the SoA documents the advice given, the reasoning behind it, the fees, and any conflicts. You receive a copy and we keep a copy on file.

03 **A Record of Advice (RoA)**

Where ongoing advice is provided in circumstances that have not materially changed since your last SoA, we may use a Record of Advice instead of a fresh full SoA.

04 **A Product Disclosure Statement (PDS) or equivalent product materials**

For any financial product we recommend, the issuer's PDS is the primary disclosure document. Where the product does not have a PDS (some institutional or wholesale products do not), we provide the relevant product guide, term sheet, or other materials necessary for you to make an informed decision before you proceed.

05 **Annual fee disclosure and consent**

Under the Delivering Better Financial Outcomes Act 2024, ongoing fee arrangements require your written consent each year. We provide the renewal documents before each anniversary of the engagement.

You are entitled to receive a copy of any of these documents on request, at any time during our engagement, free of charge.

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Giving us *instructions*.

Most instructions can be given by phone, email, or in person. Some need to be in writing, and we will tell you when.

In the ordinary course of our work, you may give us instructions by:

Telephone, during business hours.

Email, to the address on file or to info@secureportwealth.com.

In person, at the Braeside office or at a meeting we have agreed elsewhere.

Instructions to switch investments, withdraw from a superannuation account, change a beneficiary nomination, cancel a policy, or take any other action that materially affects your investments are confirmed in writing before we act on them, even where the instruction itself was given verbally. The confirmation protects both of us.

Where you ask us to take an action that requires the involvement of a platform, custodian, or product issuer, we will tell you what document or signature is needed before we can proceed. We do not have authority to make discretionary decisions about your investments without your specific instruction.

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What you pay, and how we are paid.

Fees vary by service. Investment Selection work is charged per transaction. Advice services are charged as an annual percentage of assets, with the rate stepping down as portfolio size increases. No commissions, no volume rebates, no payments from product issuers.

Our fees depend on which service you have engaged us for. The four services and their fee structures are set out below. Whichever service applies, the exact fee that will apply to you is confirmed in writing in your Statement of Advice or engagement letter before any work begins.

Investment Selection.

PER TRANSACTION

Where you have engaged us to execute trades on your behalf, with any conversation around those trades incidental to the engagement rather than the focus of it, the fee is a flat percentage of each transaction:

| | |
|-------|--|
| 0.15% | Execution fee. Charged on the value of each purchase made on your behalf, at the time of execution. |
| 0.15% | Sell fee. Charged on the value of each disposal made on your behalf, at the time of sale. |

For Investment Selection clients, that is the entire fee Secure Port Wealth receives. There is no separate advice fee, no ongoing service fee, and no asset-based retainer.

Wealth Management.

% PER ANNUM, TIERED

Where we are providing personal advice and ongoing portfolio management, the annual fee is calculated as a percentage of the total portfolio value, on a tiered basis:

| | |
|------------|--|
| 0.50% p.a. | On portfolios up to \$250,000. |
| 0.40% p.a. | On portfolios from \$250,000 to \$1,000,000. |
| 0.30% p.a. | On portfolios from \$1,000,000 to \$3,000,000. |
| 0.25% p.a. | On portfolios above \$3,000,000. |

SECTION 08 CONTINUED

Retirement and SMSF advice.

Where we are providing retirement strategy or self-managed superannuation fund advice, the annual fee is similarly tiered:

| | |
|-------------------|--|
| 0.60% p.a. | On portfolios up to \$250,000. |
| 0.40% p.a. | On portfolios from \$250,000 to \$3,000,000. |
| 0.30% p.a. | On portfolios above \$3,000,000. |

Insurance advice (*independent model*).

Personal insurance advice is charged as a flat client-paid fee, agreed before the work begins, or as a client-paid advice fee per policy. The fee is not calculated as a percentage of the sum insured or the premium, and is not paid by the insurer. Because the fee is paid by you, we are able to recommend whichever policy genuinely suits your circumstances, without reference to which insurer pays the largest commission. We do not accept commissions from life insurers; where a commission would otherwise be payable, it is rebated in full or used to reduce your premium.

How fees are paid.

Fees are payable by direct debit, by invoice, or by deduction from the relevant investment platform, depending on the engagement. The method is agreed at the start of the relationship and confirmed in your Statement of Advice.

Product-level fees are separate.

Where a financial product carries fees of its own, typically a platform administration fee, an investment management fee on an underlying managed fund, or brokerage charged by an executing broker, those product-level fees are paid to the relevant product provider, not to us. They are disclosed in the issuer's Product Disclosure Statement and itemised in your Statement of Advice.

Whatever service you engage us for, what you pay us is *the only money Secure Port Wealth receives* in connection with the services we provide to you. No commission, no volume rebate, and no other payment from any product issuer flows to the firm in connection with your account.

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Optional capital protection *on fixed-income holdings.*

Where your portfolio includes eligible fixed-income products, an optional capital protection arrangement is available for an additional 0.2% annual fee.

For clients holding fixed-income products through Secure Port Wealth, an optional capital protection arrangement is available, underwritten by a major international insurer. The arrangement provides cover against capital loss on the eligible holdings, on the terms set out in the relevant Product Disclosure Statement.

Key features:

-
- 01 **The cover is optional**
 You may hold fixed-income products with or without it. Your decision is recorded in writing.

 - 02 **The cost is 0.2% per annum**
 Calculated on the protected capital value, charged annually, in addition to the standard execution and sell fees.

 - 03 **Eligibility is product-specific**
 The cover applies to specified fixed-income products, not every fixed-income product. The eligible-product list is set out in the Product Disclosure Statement.

 - 04 **The cover is an insurance arrangement**
 The underwriting insurer carries the risk and pays any claim under the policy terms. Secure Port Wealth arranges and administers the cover for clients who elect it; we are not the insurer.

Whether the optional cover is appropriate for you depends on your circumstances, your other holdings, and your view of the capital risks the cover is designed to address. We will discuss it with you, and provide the relevant Product Disclosure Statement, before any election is made.

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Associations and relationships, *and the absence of conflicts.*

Disclosure of any commercial relationships that could influence the advice given to you. As of the date of this guide, there are none.

Secure Port Pty Ltd is wholly independent. The licence is held directly. The firm has no parent dealer group, no institutional shareholder, and no commercial relationship with any product issuer that could influence the advice given to clients.

Where the firm has a commercial relationship with a service provider that is incidental to advice, such as a software vendor or a research subscription, the relationship is disclosed in your Statement of Advice if it is relevant to the advice being given.

We maintain a soft-dollar register that records any non-monetary benefit received from a product provider, in accordance with industry practice. The register is available on request.

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Compensation arrangements *under section 912B.*

We hold professional indemnity insurance that satisfies our compensation arrangement obligations under section 912B of the Corporations Act.

Section 912B of the Corporations Act requires AFS licensees to have arrangements in place for compensating retail clients for losses arising from breaches of certain Corporations Act obligations. The standard way of meeting that requirement, which is the way Secure Port Wealth meets it, is to hold professional indemnity insurance. We confirm that:

- Secure Port Pty Ltd holds professional indemnity insurance that satisfies the requirements of section 912B of the Corporations Act.

- The cover applies to financial services provided by Tim Adams and any other adviser appointed under our AFSL, including in respect of services provided after they have ceased to be appointed (run-off cover).

- The cover is reviewed and renewed annually.

- Specific details of the insurer, the policy limits, and the policy terms are commercial information held

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Personal information, *handled separately.*

How we collect, use, store, and protect personal information is described in detail in our Privacy Policy. The summary below is not a substitute for that document.

Providing financial advice requires us to collect detailed personal and financial information about you. The Privacy Act 1988 (Cth) and the Australian Privacy Principles set out the standards we follow. The full description of how we collect, use, store, secure, and disclose personal information is in our Privacy Policy. In summary:

Collection. We collect personal information directly from you, except where you have asked us to deal with someone else on your behalf.

Use. We use it for advice, implementation, ongoing management of the relationship, and compliance with the law.

Disclosure. We disclose it only to parties who need to see it for those purposes, and we do not sell it.

Retention. We retain it for at least seven years from the date of advice, in accordance with our Corporations Act record-keeping obligations.

Your rights. You may request access to the information we hold, ask us to correct it, or complain about its handling, by writing to info@secureportwealth.com.

For any matter relating specifically to privacy, the Privacy Policy is *the authoritative document*. This summary exists only as a courtesy reference inside the FSG.

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If something *goes wrong*.

We treat complaints seriously. The internal process is described first. If we cannot resolve your concern, the external scheme is the Australian Financial Complaints Authority.

If you have a concern about any of the financial services we have provided, the first step is to write to us. The address is info@secureportwealth.com. Tell us what has happened, when it happened, and what outcome you would like. We will:

01 Acknowledge promptly

We acknowledge your complaint within one business day of receiving it.

02 Investigate fairly

We investigate the matter promptly and fairly.

03 Respond within thirty days

We provide a written response within thirty calendar days, in accordance with the maximum response time set by ASIC Regulatory Guide 271 for standard complaints. Where a complaint is complex and we need more time, we will tell you in writing before the thirty days expires, explain why, and tell you when you can expect a response.

04 Refer you onward, if needed

If our response does not resolve the matter to your satisfaction, we tell you that you have the right to take the complaint to the Australian Financial Complaints Authority, and provide AFCA's contact details.

If our internal process does not resolve your complaint, or if thirty days have passed without a resolution, you may take the complaint to AFCA. Secure Port Pty Ltd is a member of AFCA, the external dispute resolution scheme for the Australian financial services industry.

AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY

MEMBERSHIP NO.

91586

PHONE

1800 931 678

Free call within Australia

WEB

afca.org.au

POST

**GPO Box 3,
Melbourne VIC 3001**

EMAIL

info@afca.org.au

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Contact, *and how to use this guide.*

This guide is a living document. The version currently active is identified by the date in the opener. If anything in it is unclear, write to us.

This Financial Services Guide is reviewed periodically and updated when the firm's structure, services, or fees change, or when the law changes. The version currently active is identified by the *Last updated* date on the cover of this document. If a section in this guide does not match what you have been told elsewhere, the version of this guide that was current at the date of advice is the version that applies to that advice. Earlier versions are kept on file and available on request.

For questions about anything in this guide, or to obtain a copy in a different format, write to us at the address below.

THE FIRM

LEGAL ENTITY

Secure Port Pty Ltd

TRADING NAME

Secure Port Wealth

FOUNDED

June 2022

ABN

87 658 232 903

ACN

658 232 903

AFSL

539360

HOW TO REACH US

OFFICE

218 Boundary Road,
Braeside, Victoria 3195

GENERAL

info@secureportwealth.com

ADVISER

tim@secureportwealth.com