Wealth Gap

ADVISORY

Financial Services Guide

Part 1

15th January 2026
Version 1.2

Justin Porrins

Authorised Representative No. 250071

Wealth Gap Advisory Pty Ltd

ACN 697 163 250
Authorised Representative No. 1320983

Alethia Partners Pty Ltd

ABN 98 676 423 117
AFSL No 557729

Introduction

This Financial Services Guide (FSG) is issued by Alethia Partners Pty Ltd, Australian Financial Services Licence ("AFSL") No. 557729 (Alethia).

This FSG is designed to assist you in determining whether to use any of the services offered by Alethia or its Authorised Representatives.

This FSG contains information about:

- Alethia, who as the Licensee, is responsible for the financial services you receive.
- Your financial Adviser.
- The financial services and products your Adviser can provide.
- How Alethia, your Adviser and other related parties are paid for the financial planning services provided to you.
- Any associations or relationships that could create potential conflicts of interest.
- Details of who to contact should you have a complaint.

Authorised Representative profile.

This FSG must be read in conjunction with Part 2 as it forms part of this FSG. It provides detailed information about your Adviser such as their contact details, referral sources, and the types of financial products they can advise and deal in.

Please retain both Part 1 and Part 2 for your reference and any future dealings with Alethia.

Lack of Independence

We confirm that neither Alethia nor your Adviser are independent, impartial or unbiased as we receive insurance commissions for the advice we provide on life risk insurance products.

What other documents might you receive?

You might receive the following documents to help you make an informed decision on any financial strategy or recommended financial product.

Statement of Advice (SoA)
On the first occasion your Adviser provides you with personal advice, your Adviser will provide you with an SoA. It will contain the advice, the basis of the advice, information about fees, and details of payments and associations they have that may influence the advice provided to you. Before they can provide you with any personal financial advice they will collect certain personal information about you, your objectives, financial situation, and needs.

Product Disclosure Statement (PDS)
You will receive a PDS if your Adviser has provided advice on a particular product. The PDS will contain the information you need to decide whether the financial product is appropriate for you.

Target Market Determination (TMD)
You may receive a TMD if your Adviser has provided advice on a particular product. The TMD is a document that outlines who a product is designed for, based on their likely needs, objectives, and financial situation.

Who is Alethia?

Alethia conducts business through a network of financial advisers who are appointed as Authorised Representatives under Alethia's AFSL.

Where Alethia has appointed a corporate entity as an Authorised Representative, representatives of that company who give advice will also be authorised by Alethia.

Who is your Adviser?

Your Adviser will be the authorised representative listed in Part 2 of this FSG.

What kinds of financial services, products and advice are available to you?

Alethia can provide advice and strategies on the following, but not limited to:

- Government Debentures, Stocks and Bonds
- Deposit Products
- Managed Investment Schemes
- Securities
- Superannuation including Self-Managed Superannuation Funds
- Life Insurance (Risk and Investment Products)
- Deposit Products
- Financial management
- Investment
- Savings and wealth creation
- Pre-Retirement
- Retirement
- Self-managed superannuation funds
- Margin Lending
- Estate planning
- Business succession
- Finance and gearing.

Alethia's Advisers can offer a range of insurance, investment, superannuation and retirement strategies and products. Please refer to Part 2 of this FSG for the services which your Adviser is authorised to provide.

Alethia supports your Adviser by providing access to financial product research conducted by external researchers. This helps your Adviser select products that will help you reach your financial goals.

Alethia's Advisers act for you and not for any life insurance company, fund manager, or bank.

How will you pay for the services provided and what do they cost?

As the provider of professional services, your Adviser will charge for the advice and services they provide to you. Depending on the services you require, your Adviser may charge by a variety of methods. Below is a guide as to how fees and commissions may be charged. Specific information on your Adviser's fees and charges can be found in Part B of this FSG.

All fees and charges will be disclosed.

Your Adviser will discuss both the rate and method of payment with you before any financial services are provided and will confirm any ongoing fees payable and the related services with you, each year.

> **Fee for Service**
> We may charge a fee for the provision of advice and/or implementation of recommendations. Depending on the complexity of the work involved, this fee may be a fixed dollar amount, a percentage rate based on the value of your proposed investment portfolio, an hourly rate for time spent providing the services or a combination of these.
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> **Commission**
> Commissions may be paid from an insurance product provider to Alethia and are at no additional cost to you.
> Generally, the initial commission will be paid at the time you obtain the financial product with ongoing commissions paid during the life of the product.

Referrals

If you are referred to a third-party provider, details of any arrangements will be disclosed in your Statement of Advice. Please refer to Part 2 of this FSG for details on your Adviser's current referral arrangements.

How are Alethia and your Adviser paid?

All remuneration is paid to Alethia. Alethia deducts a licensee fee from the amounts it receives on behalf of your Adviser and forwards the remaining remuneration to your Adviser.

What other benefits may product providers give to Alethia or your Adviser?

Some product providers may give Alethia or your Adviser other benefits such as entertainment or sponsorship. Both Alethia and your Adviser maintain a Register in line with industry standards to document any benefits received.

You have the right to request further information in relation to the remuneration, the range of amounts or rates of remuneration, and other benefits received by Alethia and/or your Adviser.

Goods and Services Tax (GST)

All financial payments, commissions and fees are subject to GST.

Anti Money Laundering / Counter Terrorism Funding (AML/CTF)

As a financial service provider, we 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 present identification documents such as passports and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely. We cannot provide you with services if you are unwilling to provide this information.

Alethia and your Adviser are committed to complying with a privacy policy to protect the privacy and security of your personal information. Please ask your Adviser if you wish to obtain a copy of our privacy policy.

How can you give instructions to your Adviser about your financial products?

You may specify how you would like to give us instructions. For example, you may nominate to instruct us to act by telephone or email.

Compensation arrangements

Alethia 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). Our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the sum insured for Alethia and our authorised representatives/representatives/employees in respect of our authorisations and obligations under our AFSL. This insurance will continue to provide such coverage for any authorised representative/representative/employee that has ceased work with Alethia for work done whilst engaged with us.

Conflicts of interest

Your Adviser may discuss or provide advice on investments which they may hold in their own personal portfolios.

What should you do if you are not satisfied with our services?

If you have any complaints about the services provided, please take the following steps: Contact your Adviser and tell them about your complaint.

If your complaint is not satisfactorily resolved within 5 working days, please contact Alethia's Compliance Team by telephone on 08 9242 3053 or in writing to compliance@alethiapartners.com.au

Alethia will try to resolve your complaint quickly and fairly.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides financial services complaint resolution that is free to consumers.

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)
In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Alethia is a member of AFCA.

Issued by:
Alethia Partners Pty Ltd
ABN 98 676 423 117 | AFSL 557729
Unit 4, 16 Nicholson Road
Subiaco WA 6008
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Email: compliance@alethiapartners.com.au

Financial Services Guide

Part 2

1st May 2026
Version 1.0

Justin Porrins

Authorised Representative No. 250071

Wealth Gap Advisory Pty Ltd

ACN 697 163 250
Authorised Representative No. 1320983

Wealth Gap Advisory Pty Ltd ACN 697 163 250 ("Wealth Gap Advisory")
This document is issued by Alethia Partners Pty Ltd, AFSL 557729 (Alethia). It is Part 2 of a Financial Services Guide (FSG) and should be read in conjunction with Part 1.

Financial Services are provided to you by

Corporate Authorised Representative Name	Wealth Gap Advisory Pty Ltd
Australian Company Number	697 163 250
Corporate Authorised Representative ASIC Number	1320983
Registered Business Name	Wealth Gap Advisory
Authorised Representative Name	Justin Porrins
Authorised Representative ASIC Number	250071
Address	384 Rokeby Road, Subiaco WA 6008
Telephone	0408 007 907
Email	jjp@wgadvisory.au

Wealth Gap Advisory is a Corporate Authorised Representative of Alethia and has been given permission to provide you with this FSG Part 2.

Justin Porrins is an Authorised Representative of Wealth Gap Advisory and is authorised to provide personal & general advice and deal in the following services to retail and wholesale clients:

- Government Debentures, Stocks and Bonds
- Deposit Products
- Managed Investment Schemes
- Securities
- Superannuation including Self-Managed Superannuation Funds
- Life Insurance (Risk and Investment Products)
- Retirement Savings Accounts
- Deposit Products
- Financial management
- Investment
- Savings and wealth creation
- Pre-Retirement
- Retirement
- Financial protection and insurance
- Estate planning
- Centrelink
- Business succession
- Finance and gearing.

Justin and Wealth Gap Advisory will not consider any other tax matters in his advice to you. Where tax implications are discussed, they are incidental to Justin's recommendations and are only included as an illustration to help you decide whether to implement the advice you are provided. We recommend you obtain professional taxation advice relevant to your circumstances.

Qualifications and Experience

Justin has earned a:

- Bachelor of Commerce
- Diploma of Financial Planning
- SMSF Specialist Advisor qualification
- Margin Lending Specialist qualification
- Certified Financial Planner designation

Referral arrangements

Justin may have referral arrangements with selected referral partners.

If a referral arrangement applies to you, Justin will provide you with further details on the benefits to be paid to the referrer.

Remuneration

Alethia receives all remuneration paid upon the provision of services by Justin and under contract retains a Licensee Fee from the amounts received. Alethia then forwards the residual remuneration onto Wealth Gap Advisory. Justin owns Wealth Gap Advisory He is a director of Wealth Gap Advisory, and he may receive distributions from Wealth Gap Advisory.

All fees and charges will be discussed and agreed with you prior to commencing any work.

Schedule

Justin and Wealth Gap Advisory will always seek your agreement before proceeding with any billable activities.

The initial consultation is free. As an indication of other costs:

Type of Remuneration	Initial Amount	Ongoing Amount
Initial Consultation	Nil	
Hourly Rate	$440	
The Statement of Advice will generally cost between:	$3 300- $8 800.	
The Implementation Fee will generally cost between:	$550 - $3 300	
The Ongoing Service Fee will generally cost between:		$3 300 to $66 000
Life Insurance companies will pay Justin and Wealth Gap Advisory a percentage of the premium of:	66%	22%
	All costs are GST inclusive	