PART TWO REPRESENTATIVE DETAILS

Version 1.4 Date Effective 20/08/2026

Fortuna Wealth Management is operated by Dinesh Aggarwal and Mili Aggarwal through Fortuna Wealth Management Pty Ltd ABN 19 608 602 277, who is a Corporate Authorised Representative (No. 001267477 for financial services.)

Office Contact Information

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The following individuals are Authorised Representatives of Infocus and provide personal financial advice through Fortuna Wealth Management Pty Ltd:

Dinesh Aggarwal (BCom, GradDipCA)
Financial Adviser
Authorised Representative - No. 001267478

Mili Aggarwal (BCom(Hons), GradDipFP)
Financial Adviser
Authorised Representative - No. 000440608

Andrew O'Neil (CFP, BBus, GDAFI)
Financial Adviser
Authorised Representative - No. 000286899

Louise Davies (BCom)
Financial Adviser
Authorised Representative - No. 000335923

Thomas Murphy (BCom)
Financial Adviser
Authorised Representative - No. 001316275

Financial services and product types your Adviser can provide

Your advisers are authorised to provide personal financial advice, general financial advice, and transact on your behalf (dealing) in relation to the following types of financial products:

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Life Products (Investment Life Insurance and Life Risk Insurance Products)
- Managed Investment Schemes
- Retirement Savings Account Products
- Superannuation (investment and risk)
- Securities - Excluding Direct Equities

There are some additional specialist advice areas your Adviser is authorised for as indicated below:

Dinesh and Mili are authorised to provide advice in the following specialist area: Self-managed Super Funds.

Andrew is authorised to provide advice in the following specialist areas: Aged Care, Margin Lending and Gearing, Self-managed Super Funds and Direct Equities.

Louise is authorised to provide advice in the following specialist areas: Aged Care, Margin Lending and Gearing and Self-managed Super Funds.

If your adviser identifies that you require specialist advice on a particular product or service outside of their authorisation, they will provide recommendations to seek further advice.

HOW WILL I PAY FOR SERVICES PROVIDED?

A breakdown of the types of payments we may receive is set out in the following.

INITIAL ADVICE FEES

Initial advice fees may be invoiced directly or collected from the product. Such fees include:

Initial Consultation - $495 is charged for an initial consultation with your Adviser.

Advice Preparation - This includes the costs associated with the enquiries made to collect and confirm your circumstances and financial position, the research and analysis of suitable strategies to achieve your goals and objectives, investment and product selection and suitability to your needs and goals as well as amalgamating this into your financial plan and presenting it to you. This fee will vary based on the complexity and type of strategy. Your Adviser will discuss this with you prior to commencement, to ensure you can make an informed decision.

We may charge a set fee between $3,500 and $25,000 for the preparation of a SoA.

IMPLEMENTATION

The cost of implementing your financial strategy will usually cost between $3,500 and $25,000, depending on the products, strategies and time involved.

These costs may be in addition to any advice fee and set out in your advice document.

ONGOING SERVICE ADVISER

Additional fees may sometimes be charged when you take up our ongoing services, or invest in retail products through us. Any ongoing service fees that we charge will be detailed in your advice document and client service agreement.

Ongoing fees may be charged based on a fixed dollar amount, the value of the funds invested, or a combination depending on the methodology agreed to in your client service agreement. Ongoing fees will be agreed with you and can range from $3,500 to $25,000.

Alternatively, an Adviser service fee of up to 2.2% of funds under management (e.g. if your investment amount is $100,000, then Infocus may receive up to $2,200pa). These fees will typically be paid on an ongoing basis while the investment is still in place.

HOURLY RATE DIRECT CHARGES

We may charge for agreed services based on an hourly rate of $450 per hour.

Ad-hoc services can be provided on an as needs basis. Fees will be agreed before any work commences.

COMISSIONS

UPFRONT

This is paid by the issuer of the financial product/s recommended when the product is issued to you. This may be deducted from the initial amount you have invested or it may be payable from the product provider's own resources.

PERSONAL INSURANCES
From 1/01/2020 the maximum amount of commission payable by providers to advisers is restricted to 66% of the premium payable in the first year. Based on a premium of $1,000pa, this equates to a maximum of $660 in year one.

ONGOING

This is paid by the issuer of the financial product/s recommended and is payable on an ongoing basis while the investment/insurance is still in place.

PERSONAL INSURANCES
From 1/01/2020 the maximum amount of commission payable by providers to advisers is restricted to 22% of the premium payable while the hybrid policy is in force (33% per annum of the premium for level policies). Based on a premium of $1,000pa, this equates to a maximum of $220 for hybrid policies or $330 for level policies

Associated Businesses

Your advisers, are associated with the below businesses:

- Aggarwal Family Trust ABN 98 319 164 365 which provides Accounting services.
- Fortuna Unit Trust ABN 40 895 713 665 which provies Accounting services.
- NAV Accountants Pty Ltd ABN 39 647 213 447 which provies Accounting services.
- Fortuna Accountants & Business Advisors Pty Ltd ABN 93 624 035 507 which provies Accounting services.
- Fortuna South West Pty Ltd ABN 81 673 501 301 which provides Accounting services.
- Fortuna Legal Pty Ltd ABN 96 607 520 436 which provides Legal Services.
- Fortuna Legal Australia Pty Ltd ABN 13 693 436 887 which provides Legal Services.
- Fortuna Insurance Services Pty Ltd ABN 38 663 321 033 which provides Insurance Broking services.
- Motive IT Pty Ltd ABN 27 064 590 923 provides Managed IT services.
- Fortuna People Solutions Pty Ltd ABN 20 689 593 048 which provides HR & Recruitment services.
- Fortuna Finance Services Pty Ltd ABN 57 687 878 066 which provides Finance Broking services.
- TOP Tech Global Pty Ltd ABN 58 663 720 901 which outsources IT managed services.
- The Outsource Pro Pty Ltd ABN 82 656 117 592 which outsources business administration services.

Services provided by these entities are not provided by Infocus.

Representative Remuneration

Fortuna Wealth Management Pty Ltd receives 96% of the fees and or commission; the licensee, Infocus Securities Australia Pty Ltd (Infocus), receives the balance, being 4%.

Dinesh and Mili are remunerated by means of a salary. Further, Dinesh, Mili and their associates may receive other benefits from all fees and commission paid.

Andrew, Louise and Thomas are remunerated by means of a salary and bonus paid by Fortuna Wealth Management Pty Ltd.

Referral Fees

Where we refer you to other product or service providers and you decide to purchase products or services from them, we may receive a payment as a result of our referral. Where you have been referred to us by someone else we may pay them a fee, commission or some other benefit in relation to that referral. If we pay or receive these payments for services provided or products purchased by you, they do not involve additional costs and we will disclose further detail in your advice document. All relevant referral arrangements will be disclosed in your advice document. Payment and receipt of referral fees is subject to regulatory change under the FASEA Code of Ethics.

Your advice document will disclose any benefits or fees received by Infocus and/or your adviser.

All of the above fees and commissions are inclusive of GST.

This in combination with FSG Part One, concludes the Financial Services Guide.