Financial Services Guide Part 1

This FSG is provided to you by Ardent Insurance Solutions Pty Ltd (Authorised Representative No 001276026), an authorised representative of Ardent Risk Management Group Pty Ltd. Its details are set out in Part 2.

This Part 1 of our Financial Services Guide (FSG) is issued by:

Ardent Risk Management Group Pty Ltd ABN 93 667 752 061
Unit B, Level 1, 134-140 Old Pittwater Road, Brookvale NSW 2100
Phone: 02 8350 9999
Email: connect@ardentinsure.com.au

Part 1 must be read together with Part 2 of this FSG, the Authorised Representative Profile, which sets out the details of the authorised representative of Ardent Risk Management Group (AFSL 550275) who is providing financial services to you, including its contact details, the services it is authorised to provide and how it is paid. Part 1 is not complete without Part 2. In this FSG, 'we', 'us' and 'our' mean Ardent Risk Management Group and the authorised representative named in Part 2.

This FSG sets out the services that we can offer you. It is designed to assist you in deciding whether to use any of those services and contains important information about:

- the services we offer you.
- how we and others are paid.
- any potential conflict of interest we may have.
- our internal and external dispute resolution procedures and how you can access them.
- arrangements we have in place to compensate clients for losses.

LACK OF INDEPENDENCE

Why we are not independent, impartial, or unbiased in relation to the provision of personal advice and the impact of this on you

We, Ardent Risk Management Group and the authorised representative named in Part 2, are not independent, impartial, or unbiased pursuant to section 923A of the *Corporations Act* because:

- We may receive remuneration, commission, gifts or other benefits when we provide personal advice to you in relation to insurance products and other financial products;
- We may be subject to direct or indirect restrictions relating to the financial products in respect of which personal advice is provided; and/or
- We may have associations or relationships with issuers of insurance products and other financial products.

Further information about these benefits and relationships is set out in this Financial Services Guide.

If you have any questions about this information, please ask us.

Further information when personal advice is given

We will provide you with further information whenever we provide you with advice which takes into account your objectives, financial situation and needs. This information may include the advice that we have given you, the basis of the advice and other information on our remuneration and any relevant associations or interests. This information may be contained in a Statement of Advice (**SOA**).

When you ask us to recommend an insurance policy, we will generally consider policies from the insurers and underwriting agencies we deal with regularly. Where appropriate, we will also approach other insurers. If we only approach a limited number of insurers, or only one insurer, we will tell you.

For some types of insurance, we have arranged a scheme or facility with a single insurer or underwriting agency, and we may only seek a quote from that insurer. Where this applies, we will tell you before we arrange your insurance. If you would like us to approach other insurers, please let us know. We do not receive any additional commission, profit share, bonuses or other benefits under these arrangements.

Ardent Risk Management Group is a member of the National Insurance Brokers Association and subscribes to, and is bound by, the Insurance Brokers Code of Practice (the **Code**). You can read a copy of the Code at niba.com.au/code-of-practice.

Product Disclosure Statement (PDS)

If we offer to arrange the issue of an insurance policy to you, we will also provide you with, or pass on to you, a Product Disclosure Statement (**PDS**), unless you already have an up-to-date PDS. The PDS will contain information about the particular policy which will enable you to make an informed decision about purchasing that product.

From when does this FSG apply?	This FSG applies from 2 November 2026 and remains valid unless a further FSG is issued to replace it. Part 2 of this FSG may be updated separately from Part 1. We may give you a supplementary FSG. It will not replace this FSG but will cover services not covered by this FSG.
How can I instruct you?	You can contact us to give us instructions by post, phone or email using the contact details of the authorised representative set out in Part 2 of this FSG.
Who is responsible for the financial services provided?	Ardent Risk Management Group is responsible for the financial services that will be provided to you, or through you to your family members, including the distribution of this FSG. Ardent Risk Management Group holds a current Australian Financial Services Licensee no: 550275. The contact details for Ardent Risk Management Group are on the front of this FSG.
Do you have any relationships or associations with the insurers who issue the insurance policies or any other material relationships?	Ardent Risk Management Group and the authorised representative named in Part 2 are Steadfast Group Limited (Steadfast) Network Brokers. Ardent Risk Management Group's principals and/or directors hold shares in Steadfast. As a Steadfast Network Broker we have access to services including model operating and compliance tools, procedures, manuals and training, legal, technical, HR, contractual liability advice and assistance, group insurance arrangements, product comparison and placement support, claims support, group purchasing arrangements and broker support services. These services are either funded by Steadfast, subsidised by Steadfast or available exclusively to Steadfast Network Brokers for a fee. Steadfast has arrangements with some insurers, underwriting agencies and premium funders (**Partners**) under which the Partners may pay Steadfast a fee to access strategic and technological support and the Steadfast Broker Network. Steadfast is the owner of, or a shareholder in, approximately 30 underwriting agencies (**Steadfast Underwriting Agencies**). We may

	place your insurance with one or more of these agencies. The terms governing any placement will be negotiated on an arm's length basis. We have an obligation to act in our clients' best interests. Steadfast Underwriting Agencies act for insurers. For a list of all of Steadfast's subsidiary and associate companies, as well as brands, please refer to Steadfast's latest Annual Report available in the 'Investor' section of Steadfast's website www.steadfast.com.au. Steadfast is also a shareholder of some premium funders such as IQumulate Premium Funding Pty Ltd. You can obtain a copy of Steadfast's FSG at www.steadfast.com.au If we arrange premium funding for you, we may be paid a commission by the premium funder. We may also charge you a fee (or both). The commission that we are paid by the premium funder is usually calculated as a percentage of your insurance premium (including government fees or charges). If you instruct us to arrange or issue a product, this is when we become entitled to the commission. Our commission rates for premium funding are in the range of 0% to 2% of funded premium. When we arrange premium funding for you, you can ask us what commission rates we are paid for that funding arrangement compared to the other arrangements that were available to you. Any additional relationships or associations of the authorised representative named in Part 2, including any shareholdings in Steadfast and any referral or sponsorship arrangements, are set out in Part 2.
What kinds of financial services are you authorised to provide to me and what kinds of financial product/s do those services relate to?	Ardent Risk Management Group is authorised to provide financial product advice (personal and general advice) and deal in general insurance products (by applying for, acquiring, varying or disposing of a financial product on behalf of another person) for retail and wholesale clients, and to provide claims handling and settling services on behalf of insureds. We will do this for you as your broker. The authorised representative named in Part 2 provides financial services on behalf of Ardent Risk Management Group. The services and products it is authorised to provide are set out in Part 2.

Will I receive tailored advice?	Not in all cases. However, we may need information about your personal objectives, details of your current financial situation and any relevant information, so that we can arrange insurance policies for you, or to give you advice about your insurance needs. We will ask you for the details that we need to know. In some cases we will not ask for any of this information. If we do not ask, or if you do not give us all of the information we ask for, any advice you receive may not be appropriate to your needs, objectives and financial situation. You should read the warnings contained in any SOA, or any other warnings that we give you, carefully before making any decision about an insurance policy. Where we provide you with advice about your insurance arrangements, that advice is current at the time that we give it. We will review your insurance arrangements when you inform us about changes in your circumstances or upon renewal of your insurances.
Contractual Liability and your insurance cover	Many commercial or business contracts contain clauses dealing with your liability (including indemnities or hold harmless clauses). Such clauses may entitle your insurers to reduce cover, or in some cases, refuse to indemnify you at all. You should seek legal advice before signing and accepting contracts. You should inform us of any clauses of this nature before you enter into them.
What information do you maintain in my file and can I examine my file?	We maintain a record of your personal profile, including details of insurance policies that we arrange for you. We may also maintain records of any recommendations or advice given to you. We will retain this FSG and any other FSG given to you as well as any SOA or PDS that we give or pass on to you for the period required by law. We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy is available on request. A copy is also available on our website, www.ardentinsure.com.au. If you wish to look at your file, please ask us. We will make arrangements for you to do so.
How will I pay for the services provided?	Payment for the services we provide you is payable directly to Ardent Risk Management Group. For each insurance product the insurer will charge a premium that includes any relevant taxes, charges and levies. We often receive a payment based on a percentage of this premium (excluding relevant taxes, charges and levies) called commission, which is paid to Ardent Risk Management Group by the insurers. However, in some cases we will also charge you a fee. These will all be shown on the invoice that

	we send you. You can choose to pay by any of the payment methods set out in the invoice. You are required to pay Ardent Risk Management Group within the time set out on the invoice. If there is a refund or reduction of your premium as a result of a cancellation or alteration to a policy, or based on a term of your policy (such as a premium adjustment provision), we will retain any fee we have charged you. We will also retain commission depending on our arrangements with the insurer, or charge you a cancellation fee equal to the reduction in our commission. When you pay us your premium it will be banked into Ardent Risk Management Group's trust account. We retain the commission from the premium you pay us and remit the balance to the insurer in accordance with our arrangements with the insurer. We will earn interest on the premium while it is in our trust account, or we may invest the premium and earn a return. We will retain any interest or return on investment earned on the premium.
How are any commissions, fees or other benefits calculated for providing the financial services?	Our commission will be calculated based on the following formula: **X = Y% x P** In this formula: X = our commission Y% = the percentage commission paid to us by the insurer. Our commission varies between 0 and 35%. P = the amount you pay for any insurance policy (less any government fees or charges included in that amount). Any fees that we charge you will be based on the complexity of the services we provide and will be shown on your invoice. We may pay commissions, fees or benefits to individuals and businesses who refer you to us or refer us to an insurer. If we do, we will pay commissions to those people out of our commission or fees (not in addition to those amounts), in the range of 0% to 30% of the commission or fees received by Ardent Risk Management Group (not a percentage of the premium), unless a different arrangement is set out in Part 2. We may also refer you to other businesses, such as finance, legal, accounting or risk management providers. If you use their services, we may receive a referral fee or commission from them. The amount depends on the arrangement and is either a set fee or up to 20% of what that business earns from you, unless a different arrangement is set out in Part 2. It is paid by them and is not an additional cost to you. Before we refer you, we will tell you if we will receive a referral payment, and you can

	ask us for the amount at any time. The share of our commission and fees received by the authorised representative named in Part 2, and how its employees (if any) are paid, are set out in Part 2. We and our employees may also receive non-monetary benefits from insurers, underwriters or other third parties, such as access to technology platforms and IT support, education and training, event sponsorship, marketing assistance and hospitality. We will not accept any non-monetary benefit where doing so could reasonably be expected to influence the advice we provide to you. In addition to the above, you may request details of our commission and other benefits, and the commission and other benefits of anyone referring you to us (or us to any insurer), within a reasonable time after you are given this FSG and before we provide any services to you. If we give you personal advice, we will inform you as soon as practicable after giving you the advice of any fees, commission or other payments we or our associates will receive in relation to the policies that are the subject of the advice. See above for information on the Steadfast association and commission.
What should I do if I have a complaint?	1. Contact us and tell us about your complaint. We will do our best to resolve it quickly. 2. If your complaint is not satisfactorily resolved within 5 business days, please contact our Complaints Team on 02 8350 9999 or connect@ardentinsure.com.au or put your complaint in writing and send it to the Complaints Team at the address noted at the beginning of this FSG. We will try and resolve your complaint quickly and fairly. 3. If our brokerage is unable to resolve your complaint to your satisfaction, as a Steadfast Network Broker we have access to a free, additional, proactive service known as the Steadfast Customer Advocacy service. It can assist if you have a problem related to satisfaction, or fair treatment in relation to your dealings with us, or your insurer. The service can be accessed by sending an email to customeradvocacy@steadfast.com.au , or by calling the Steadfast Group Ltd head office on 02 9495 6500 and asking to speak with the Customer Advocacy service. 4. Ardent Risk Management Group is a member of the Australian Financial Complaints Authority (**AFCA**). If your complaint cannot be resolved to your satisfaction by our brokerage, or by the Steadfast Customer Advocacy service, you have the right to refer

	the matter to the AFCA. AFCA provides fair and independent financial services complaint resolution that is free to customers. The AFCA can be contacted at: Mailing address - Australian Financial Complaints Authority, GPO Box 3, Melbourne, VIC 3001 Ph - 1800 931 678 Email - info@afca.org.au Website - www.afca.org.au
What arrangements do you have in place to compensate clients for losses?	Ardent Risk Management Group has a professional indemnity insurance policy (**PI policy**) in place. The PI policy covers us, our employees and those of our authorised representatives who do not hold their own PI policy, for claims made against them by clients as a result of their conduct in the provision of financial services. Where an authorised representative holds its own PI policy, this is set out in Part 2. Our PI policy will cover us for claims relating to the conduct of representatives who no longer work for us. These policies satisfy the requirements for compensation arrangements under section 912B of the Corporations Act.
Any questions?	If you have any further questions about the financial services Ardent Risk Management Group or the authorised representative named in Part 2 provides, please contact us. Please retain this document for your reference and any future dealings with Ardent Risk Management Group or the authorised representative named in Part 2.

FINANCIAL SERVICES GUIDE

Part 2: Authorised Representative Profile

This Profile forms part of, and must be read together with, the Ardent Risk Management Group Financial Services Guide Part 1 (Version 3, dated 2 November 2026). Together, Part 1 and this Profile make up the Financial Services Guide (FSG) for the financial services provided by the authorised representative named below. Ardent Risk Management Group Pty Ltd (ABN 93 667 752 061, AFSL 550275) is responsible for the financial services provided by the authorised representative and for the content and distribution of this FSG, and has authorised the authorised representative to distribute it.

Authorised representative	Ardent Insurance Solutions Pty Ltd ABN 30 113 527 496
Authorised Representative No	001276026 (corporate authorised representative)
Contact details	Unit B, Level 1, 134-140 Old Pittwater Road, Brookvale NSW 2100 Phone: 02 8350 9999 Email: connect@ardentinsure.com.au
Services we are authorised to provide	Financial product advice (personal and general advice) and dealing in general insurance products (applying for, acquiring, varying or disposing of a general insurance product on behalf of another person) for retail and wholesale clients, and claims handling and settling services on behalf of insureds.
How we are paid	We receive 100% of the commission Ardent Risk Management Group receives from insurers, and of any fee charged to you, for the insurance we arrange, except for Jewelsure policies (see Relationships and associations below). Our employees are paid a market salary and may receive performance bonuses. Bonuses are not linked to the sale of a particular product or insurer. We may refer you to Steadfast Life Express for life insurance or superannuation enquiries and may receive commission of up to 33% on initial and renewal premiums.
Relationships and associations	Principals and/or directors of Ardent Insurance Solutions and/or Ardent Risk Management Group hold shares in Steadfast Group Limited. We arrange insurance for members of Retail Drinks Australia (RDA) under a scheme placed with a single insurer. Ardent Insurance Solutions has a sponsorship arrangement with RDA, under which RDA promotes our services to its members. The sponsorship is paid by Ardent Insurance Solutions and is not an additional cost to you. We have arranged a jewellery insurance scheme for jewellers who are members of Diamond Guild Australia (DGA). The scheme is placed with a

	single insurer. We pay DGA a commission out of our commission on policies arranged under the scheme, within the referrer range set out in Part 1. This is not an additional cost to you. Ardent Insurance Solutions also sponsors the Nationwide Jewellers jewellery fair, and Nationwide Jewellers promotes our services to its members. This sponsorship is not an additional cost to you. For jewellery insurance arranged under the Jewelsure brand (owned by Jewelsure (WA) Pty Ltd), the commission we receive from the insurer is paid to Jewelsure. Jewelsure pays jewellers who refer you 10% of the base premium out of that commission and pays us a fixed management fee that does not vary with the number or value of policies. These amounts are not an additional cost to you.
Compensation arrangements	We are covered by Ardent Risk Management Group's professional indemnity insurance policy, including for the conduct of former representatives.