ADVISER PROFILE

Information about your Prime Time Advisory Adviser
Dated: 10 January 2026

This Adviser Profile is issued by Prime Time Advisory, which holds Australian Financial Service Licence number 316972. This Adviser Profile forms part of the Prime Time Advisory Financial Services Guide (FSG) dated 18 Oct 2025. These documents should be read together. This document contains information regarding the Adviser listed below and is designed to help you to make an informed decision about the financial advice provided to you by the Adviser.

Prime Time Advisory has authorised its authorised representatives to provide this document to you.

Nicholas Panu is Director and Representative (ASIC No. 001002091) of Prime Time Advisory (AFSL: 316972).	Suite 5, 60-64 Railway Road, Blackburn VIC 3130 Tel: 03 9894 3449 Mobile: 0438 701 558 Email: nick@primetimeadvisory.com.au

Your Adviser

Nicholas (Nick) Pantu is a Financial Adviser, a director and a Representative of Prime Time Advisory.

Your Adviser's Authorisations

Nick is authorised to provide advice in relation to the following financial products:

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Life Products
- Managed Investment Schemes
- Retirement Savings Account Products
- Securities
- Superannuation (including Self-Managed Superannuation Fund)
- Tax (financial) advice services

This means that Nick can assist you in meeting your financial planning needs and objectives in these areas, which include personal insurances, saving and investment as well as superannuation, retirement planning strategies and tax (financial) advice services.

Other Services

Prime Time Advisory is NOT responsible for advice and work associated with products and services where he is not acting as an authorised representative of Prime Time Advisory.

Your Adviser's Experience

Nick Pantu is a CERTIFIED FINANCIAL PLANNER® professional. His qualifications include a Bachelor of Commerce (Finance & Management) and a Diploma of Financial Planning.

Nick joined Prime Time Advisory in 2001 after 14 years of experience principally in the banking and finance sector. Nick has broad experience and extensive knowledge in Strategic Planning, Wealth Creation, Wealth Protection, Residential and Commercial Lending which are used extensively by Prime Time Advisory.

Cost of Advisory Services

An initial meeting to discuss your financial circumstances is free of charge. At this meeting Nick will establish how he can assist you and gather the information required to prepare a financial plan.

Nick will discuss the fee basis with you and agree on the method of charging prior to any advice is provided or cost incurred. Also, fees are fully disclosed in the Statement of Advice and Product Disclosure Statements.

Payment can be collected through a platform, by direct debit or invoiced. A fee for the preparation of the Statement of Advice will be charged even if the recommendations are not implemented. For insurance, the commission may be paid by the insurance provider. Further advice that includes portfolio reviews may be charged on a percentage fee basis which varies according to the portfolio amount, or as a fixed dollar amount depending on the complexity and structure, as agreed with your adviser.

Preparation of Statement of Advice (SoA) (depending on complexity)	From $4,400
Implementation Fee from	$950
Further Advice (Review(s)) Or a fixed fee	From $4,400 per annum
Insurance Upfront commission Renewal commission *% based on amount of premium and is paid by the insurance provider	Up to 66%* Up to 33%*

All fees include 10% GST.

All fees are payable to Prime Time Advisory. Prime Time Advisory retains 100% and pays Nick Pantu a salary and as a director/shareholder of Prime Time Advisory is entitled to a Director's drawing and/or dividend if and when paid.

This commission has what is called a 'responsibility period' imposed by the risk product issuer. This means that if the policy is cancelled within the first 1-2 years of inception commission is returned to the product issuer by Prime Time Advisory.