

Adviser Profile

■ Peter James Dugan

Peter is a professional financial adviser with over 35 years of experience. Peter advises individuals, families, and business clients on strategic financial planning. His expertise spans SMSF management, estate planning and behavioural economics, delivered with a consultative and values-based approach.

Peter's career has been defined by his commitment to ethical standards and long-term relationships rooted in trust, clarity and incremental growth.

He has worked across boutique advisory firms and complex compliance environments, consistently prioritising tailored solutions. Peter helps clients align financial decisions with broader life goals, ensuring both strategy and purpose support their financial aspirations.

Existing and prospective clients should read this adviser profile in conjunction with the B. Moses Investment Services Pty Limited (BMIS) Financial Services Guide (FSG). It sets out his contact details, professional details, the services and products he provides, and how he is remunerated. You can contact him using the details below:

- Authorised Representative (AR) of:
B. Moses Investment Services Pty Limited
with the AR No. 380321
- Street Address:
1/22-28 Edgeworth David Avenue, Hornsby NSW
2077
- Mobile: 0418 219 040
- Direct Email:
pdugan@edgeworthpartners.com.au



Peter has the following qualifications:

- Master of Business & Commerce – *Western Sydney University*
- Diploma of Financial Planning – *Deakin University*
- Graduate Certificate of Financial Planning – *Deakin University*
- SMSF Course – *Tribeca/Kaplan*
- FASEA Financial Adviser Exam Pass

Financial Products Peter can offer you:

Through Edgeworth Private Pty Ltd, Peter can provide financial product advice to retail and wholesale clients. Peter is authorised to provide Personal Advice on and deal in the following financial products:

Authorised Financial Products	
Superannuation and Self-Managed Super Funds	✓
Retirement Savings Accounts Products	✓
Interests in Managed Investment	✓
Wealth Accumulation and Investing	✓
Retirement Planning	✓
Deposit and Payment Products	✓
Debentures, Stocks, or Bonds issued by a Government	✓
Securities - Direct Equities	✓
Standard Margin Lending Facilities	✓
Group Insurance	✓
Life Products, including:	
- Investment Life Insurance Products	✓
- Life Risk Insurance Products	
Portfolio Review:	
- Portfolios are reviewed on a regular basis, subject to requirements.	✓

Conflict of Interest / Do we have any association or relationship with a Financial Product Provider?

1. Under the FASEA Code of Ethics, your adviser is not permitted to receive any referral fees for acting on your behalf directly. Referral fees may, however, be paid to our company BMIS, the Licensee.
2. We will also not refer to a third party or provide advice or investment recommendations in circumstances where there is a conflict of interest unless Edgeworth Private Pty Ltd and your adviser can show that this course of action is demonstrably in your best interest and with your prior informed consent.
3. Suppose a conflict of interest is not demonstrably in your best interest; in that case, we will decline to provide that advice. Edgeworth Private Pty Ltd and your adviser are required to conduct due diligence on potential referral partners to ensure that referral partners are only recommended where they meet this requirement.
4. As a client, we disclose to you that:
 - We have associations and relationships with unrelated product issuers that might reasonably be expected as capable of influencing the services we provide you. For instance:
 - a. Insurance product issuers include TAL, AIA, OnePath, ClearView, MLC, NEOS Life, MetLife, Zurich, BT, and others.
 - b. Financial product issuers include Macquarie, AMP, BT, Asgard, Colonial First State, MLC, Australian Retirement Trust (Sun Super), and others.
 - We may have associations or relationships with unrelated product issuers through which we may receive commissions or other benefits. For instance:
 - a. We receive commissions from insurance providers. Edgeworth Private Pty Ltd and your adviser will always illustrate comparisons on available products in the market to ensure you are getting the best outcome befitting your personal and financial circumstances.
 - b. Desktop Broker is our current service provider to facilitate trades on behalf of our clients. They are not a related party to B. Moses Asset Management, B. Moses Private Wealth, or any of our associated entities.
 - c. Supercentric is our current service provider for SMSF accounting, auditing, ATO & ASIC liaison. They are not a related party to B. Moses Asset Management, or any of our associate companies.
5. B. Moses Investment Services Pty Limited (BMIS) is our licensee, and we are Authorised Representatives to provide you with financial advice.
6. B. Moses Asset Management (BMAM) is a Wholesale Financial Product Provider, a Separate Managed Account service provider, and a provider of model portfolio service.
7. B. Moses Securities (BMS) is a model portfolio service provider to retail investors. BMS models incorporate direct equities, ETFs, Bonds, Fixed Interest, Alternative Income, and managed funds.
8. We have outsourced the administration and reporting obligations of our Data Management, CRM, and Reporting Service to third-party software provider Xplan.
9. We have outsourced the administration and reporting obligations of our Portfolio Administration and Reporting Service, including our Managed Account Services (MDAs and SMAs), to Caprock Securities, Mason Stevens, Desktop Broker, Dash (Wealth02's MDA Operator), New Quantum, Netwealth, HUB 24, BT Panorama and others.