Finstyle
Wealth Group

Financial Services Guide and Website Disclosure Information

Part One

Australian Financial Services Licensee
Gatekeeper 77 Pty Ltd
ABN 70 675 484 287
AFSL No. 557074

Australian Financial Services Representative
Finstyle Wealth Group Pty Ltd
ABN 43 645 610 330
AFS Representative No. 001318845

Version 10 December 2025

Financial Services Guide

Part One

This Financial Services Guide (FSG) is a legal document and made up of two parts, Part One and Part Two, and these should be read together.

Finstyle Wealth Group Pty Ltd ("Finstyle") act on behalf of Gatekeeper 77 Pty Ltd ("Gatekeeper 77") which is responsible for the services that they provide. This FSG is authorised for distribution by Gatekeeper 77.

Gatekeeper 77 holds an Australian Financial Services Licence ("AFSL") (AFSL No. 557074), which has been issued by the Australian Securities and Investments Commission (ASIC). Gatekeeper 77 is required to comply with the obligations of the Corporations Act and the conditions of its licence. This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that it and its current and past representatives provide.

This FSG Part One will help you decide whether to use the services we offer. It contains information about:

- *The services we offer and their cost,*
- *Any conflicts of interest that may impact our services,*
- *How we and your adviser are remunerated, and*
- *How we deal with complaints if you are not satisfied with our services.*

Lack of Independence means we may receive fees from products or product providers and commissions from life insurance products that we provide advice on, which is outlined in more detail further in this document.

We are authorised to provide personal advice and dealing services in the following areas:

- *Strategic financial advice*
- *Superannuation including Self-Managed Superannuation Funds (SMSF)*
- *Retirement planning*
- *Portfolio management and managed investments*
- *Securities (direct shares)*
- *Personal life and liability insurances*
- *Business and key person life insurances*
- *Estate planning*
- *Wealth creation*
- *Investments*
- *Centrelink planning*
- *Debt reduction*
- *Cash flow planning*

Initial Discovery & Engagement

Engaging with our practice begins with two initial meetings designed to help you understand whether we are the right fit for each other. The **Discovery Meeting** *helps us understand your current situation, goals, and priorities, while assessing how we can add value. If appropriate, we proceed to the* **Engagement Meeting***, where we discuss the scope of advice, potential strategies, and engagement terms, ensuring we are all aligned before moving into any further engagement.*

Fee

- *$440 (covers both meetings)*

Statement of Advice

Once engaged, we move into the advice preparation stage, where we develop your personalised **Statement of Advice (SoA)***. During this stage, we conduct detailed research into your current financial position, existing products, and strategies, as well as the options we believe will best support your goals. Your SoA clearly documents our formal advice in an easy-to-understand manner and includes long-term modelling to demonstrate how the recommended strategies may help you achieve your objectives over time.*

Minimum Fee

- *From $6,600*

Implementation & Ongoing Services

The final stage focuses on implementing your advice and providing ongoing support. We take care of implementing all recommended strategies, removing the burden from you and reducing the risk of errors. This also means that if something doesn't go as planned, responsibility sits with us, not you. We then work with you on an ongoing basis to ensure your plan is properly maintained, reviewed regularly, and adjusted as needed, so it continues to align with your goals over time.

Minimum Fee

- *From $6,600*

Advice for Retail Clients and Legal Documents

Statement of Advice and Record of Advice

When we first provide tailored advice to you it will be documented in a Statement of Advice which will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.
We may provide further advice to you to address your changing circumstances, which is typically be documented in a Record of Advice which we retain on file. You can request a copy of this document at any time up to 7 years after the advice is provided.

Product Disclosure Statement

When we provide you with advice on financial products, such as administration platforms, managed funds or personal risk insurance products we will provide you with a Product Disclosure Statement. This contains information to help you understand the product being recommended, the product fees and the product issuer.

Terms of Engagement

A Terms of Engagement will be issued to confirm any ongoing services and fee arrangements, which is renewed on an annual basis.

Conflicts of Interest

Remuneration

Our advisers are employees of the business and are remunerated by way of a salary. Brad Isaac and Gavin Dannock are owners of Finstyle and are remunerated through the profits of the business.
Your advisers may receive additional benefits based on a number of key performance indicators within the business, and these benefits may be in the form of further financial remuneration. Your advisers may also receive additional non-financial benefits by way of sponsorship of education seminars, conferences or training days. Details of any benefits received above $100 will be maintained on a register which is available to you on request.

Investments

Your advisers may recommend investments in shares that they hold or may hold in the future.

Life Insurance

Whilst we are predominantly remunerated on a fee for service basis there are some financial products from which we may receive commissions and other benefits that vary depending on the product or service which is recommended. You will be advised of the exact amount and we will always fully discuss how these remunerations structures work as part of our engagement with you.

The upfront commission payable for advising on and implementing life insurance financial products for you may range between 30% and 66% of the annual premium, while ongoing commission is set at 22% of the annual premium. For example, on an insurance premium of $1,000 that pays 66% upfront commission and 22% ongoing commission, the upfront commission is $660 and the ongoing commission is $220 per annum.
We may also receive upfront commissions for additional cover to your existing insurance product up to 130% of your annual premiums with ongoing commissions up to 33% of the annual premium.

Any Interest, Associations and Other Relationships

Referrals

If someone has referred you to us, Finstyle or your adviser will not pay a referral fee. The same applies should we refer you internally or to a third party, we will not receive a referral fee.

Associations

Your adviser may also hold shares in Finstyle through an arrangement or their associated companies and trusts may receive dividends in respect of these shares.

Brad Isaac and Gavin Dannock are Directors and shareholders of Finstyle Lending Pty Ltd, a company that provides and facilitates mortgage broking services. Finstyle Lending Pty Ltd may receive commissions, referral fees or other remuneration from lenders and third parties in connection with mortgage broking and property-related referral services.

Your adviser may recommend the services of Finstyle Lending Pty Ltd where they believe those services may be appropriate to your circumstances. You are under no obligation to use Finstyle Lending Pty Ltd and are free to engage a mortgage broker or other professional adviser of your choosing.

Your adviser does not receive any direct commission, referral fee or other remuneration as a result of any referral made to Finstyle Lending Pty Ltd. However, as Directors and shareholders of Finstyle Lending Pty Ltd, Brad Isaac and Gavin Dannock have an indirect financial interest in the profitability and success of that business.

Your Privacy

We are committed to protecting your privacy. We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website.

In order to manage workflows necessary to meet our service commitments, our office may engage third party service providers (whom operate either locally or offshore) when required. In the event this occurs, our office is satisfied those third parties meet all Australian Privacy Law obligations as set out under the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APP standards).

Making A Complaint

If you are considered a retail client and you have a complaint about the service provided to you, we strongly encourage for you to take the following steps.

1. *Contact your adviser and advise the details of your complaint.*
2. *If your complaint is not satisfactorily resolved by your adviser within 3 business days, please contact our Complaints Officer on;*
   Level 5, 88 Jolimont Street, East Melbourne VIC 3002
   gatekeeper77@quarterfive.com.au
3. *We will act to resolve your complaint quickly and fairly.*

If your complaint has not been resolved to your satisfaction within 30 days, you may refer the matter to the Australian Financial Complaints Authority (AFCA), of which Gatekeeper 77 is a member.

AFCA's contact details are as follows:
GPO Box 3, Melbourne VIC 3001
1800 931 678
info@afca.org.au
www.afca.org.au

AFCA will be able to advise you whether or not they are able to be of assistance in the matter and their service is provided free of charge.

Professional Indemnity
We have Professional Indemnity Insurance in place which meets the requirements of Section 912B of the Corporations Act which provides cover for any issues relating to the authorised services your adviser provides to you.

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Part Two

Australian Financial Services Licensee
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AFSL No. 557074

Australian Financial Services Representative
Finstyle Wealth Group Pty Ltd
ABN 43 645 610 330
AFS Representative No. 001318835

Version 10 December 2025

Financial Services Guide

Part Two

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This FSG Part Two will help you decide whether to use the services we offer. It contains information about:

- *The services we offer and their cost,*
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- *How we and your adviser are remunerated, and*
- *How we deal with complaints if you are not satisfied with our services.*

Brad Isaac

Managing Director
Financial Adviser
Graduate Diploma of Financial Planning

+61 414 396 065
brad@finstyle.com.au
ASIC Authorised Representative No. 276285

Brad is committed to positively impacting his clients' lives by helping them create and protect the lifestyle they aspire to achieve. He and his team collaborate closely with clients, navigating challenges together and celebrating their successes along the way.

Since becoming a licensed Financial Adviser in 1999, Brad has been an active volunteer and life member of the Million Dollar Round Table.

Family is Brad's foremost priority. He values family dinners, cherishing the time spent together with his wife, Oliwia, whose unwavering support inspire both him and they're two sons, Kingston & George. Despite his demanding professional and personal life, he enjoys playing golf and typically starts his mornings with a Pilates class. In the evenings, he relaxes watching a recent movie or series after ensuring both boys are well-fed and settled for the night.

Authorised Products & Strategies

- *Strategic financial advice*
- *Superannuation including Self-Managed Superannuation Funds (SMSF)*
- *Retirement planning*
- *Portfolio management and managed investments*
- *Securities (direct shares)*
- *Personal life and liability insurances*
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- *Estate planning*
- *Wealth creation*
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- *Centrelink planning*
- *Debt reduction*
- *Cash flow planning*

Gavin Dannock

Director
Financial Adviser
Bachelor of Business (Accountancy)
Bachelor of Business (Financial Planning)

+61 448 335 612
gavin@finstyle.com.au
ASIC Authorised Representative No. 1309365

Gavin's passion lies in empowering people to build lives that are secure, fulfilling, and purpose driven. He believes that true success is achieved through making informed decisions, which is why he values education and strives to ensure his clients are equipped with the knowledge to confidently navigate their financial journeys. As a proactive and objective adviser, Gavin approaches every client interaction with the aim of fostering clarity and offering fresh perspectives, often playing devil's advocate to ensure all options are considered.

Whether you're purchasing your first home, protecting your family, or planning for retirement, Gavin is committed to delivering personalised, thoughtful advice that aligns with your unique goals. His proactive approach ensures that your financial plan isn't just about meeting immediate needs, but also about setting you up for long-term success and peace of mind.

When he's not working with clients, you'll find Gavin exploring the great outdoors, capturing nature's beauty through photography, and immersing himself in the adventures that inspire him. He believes life is meant to be lived fully—and he's here to help you do just that.

Authorised Products & Strategies

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AFS Representative No. 001318845

03 8414 0290

admin@finstyle.com.au

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