



Financial Services Guide

Part One

AUSTRALIAN FINANCIAL SERVICES LICENSEE

Gatekeeper Pty Ltd
ABN 70 675 484 287
AFSL No. 557074

AUSTRALIAN FINANCIAL SERVICES REPRESENTATIVE

QuarterFive Pty Ltd
ABN 96 668 837 992
AFS Representative No. 1304568

Version 1 August 2024

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.

QuarterFive Pty Ltd ("QuarterFive Family Wealth") 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.

References within this document to "we", "our" or "us" are references to Gatekeeper 77 and its authorised representatives, as the context requires.

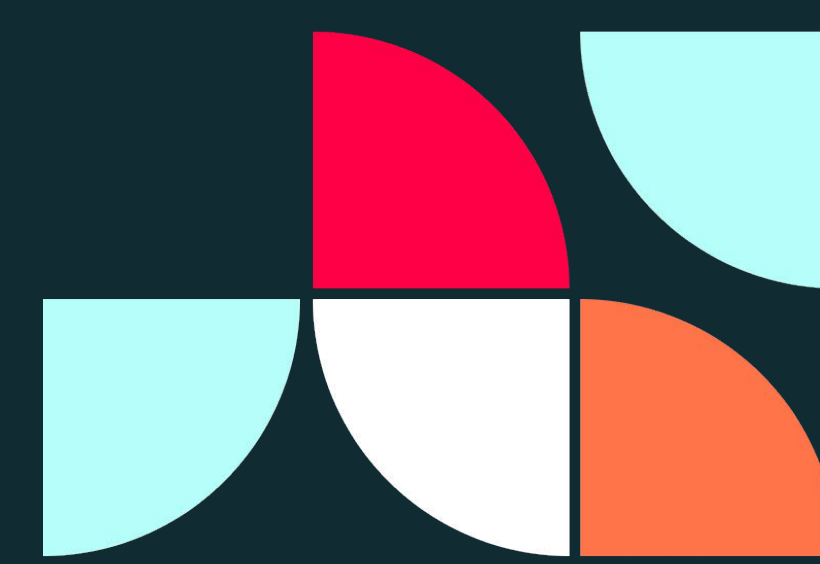
This FSG Part One will help you decide whether to use the services we offer. It contains information about:

- ✓ 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)
- ✓ Margin lending facilities
- ✓ Personal life and liability insurances
- ✓ Business and key person life insurances
- ✓ Estate planning



Our Advisory Process



Initial Discovery & Engagement

We embark on a journey to understand what drives you, define your vision, and articulate how we can add value to you.

This phase is centered on a structured facilitation of your goals and family vision, along with a thorough understanding across your current financial position.

Fees for this stage typically range from \$5,000 – \$15,000 plus applicable GST based on scope and complexity. Our aim is to add value during this phase irrespective of whether you engage further.



Advisory & Implementation

We utilise the breadth of our experience, network, and resources to execute on a wide range of services and strategies.

This phase generally involves a number of meetings, where some elements may require additional engagement with external specialists or your preferred professional adviser.

Fees for this stage typically range from \$5,000 – \$15,000 plus applicable GST depending on scope and complexity.



Ongoing Review & Maintenance

We facilitate Family Wealth Advisory Board meetings to structure discussion and action across all facets of your financial world.

This phase includes a schedule of appropriate contact points and activities to keep all parties accountable to agreed action items, and address new challenges or needs.

Fees for this stage typically range from \$2,000 – \$5,000 per month plus applicable GST depending on scope and complexity.



Advice for Wholesale and Sophisticated Clients

The legal framework for advice in Australia makes a clear distinction between retail and wholesale clients. And whilst we have a broad skillset, we specialise in wholesale clients who meet a particular asset or income criteria, and also have the experience and sophistication to make informed decisions regarding their overall wealth strategy and investments.

We will work with you at the outset of our engagement to determine whether you can be considered both wholesale and genuinely sophisticated. In doing so, you will gain access to a broader universe of investment and product opportunities, along with a bespoke and smoother engagement experience.

As a critical example, if you proceed with the retail process the legal documents outlined in the following section must be issued to you in a prescribed format, but they are not mandatory and greatly simplified under the wholesale process.

However it's important for you to understand the consumer protection for wholesale are heavily diluted therefore making this an important determination.

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 in order to confirm any ongoing services and fee arrangements, which is renewed on an annual basis.

Fee Disclosure Statement

A Fee Disclosure Statement will be issued to you in instances where you enter into an ongoing fee arrangement with us and will contain information about the services you were entitled to, the services you have received and the fees you paid during the previous year. The FDS also includes information about the fees to be charged and services to be provided for the coming year and seeks your consent to renew our ongoing services.

In circumstances where we are engaged to provide specific advice, we will propose a varied engagement process focused on achieving that specific objective.

All advice fees and commissions are required to be paid to Gatekeeper 77 as the licensee. Your adviser will discuss and agree with you the services and any associated fees.



Associations & Partnerships

Managed Discretionary Account Service

Your adviser may recommend that you invest in a Managed Discretionary Account (MDA) service. Gatekeeper 77 and its representatives are authorised to provide this service through Mason Stevens Limited (ABN 91 141 447 207, AFSL 351578). You will be provided with a separate Financial Services Guide issued by Mason Stevens and an investment mandate outlining this arrangement for the MDA service, if this service is appropriate for you.

Property Advocacy

If we refer you to a property advocate, we may be paid a fixed fee equal to \$2,000 or up to 20% from the property advocate's fees which will cover the cost of our involvement in order to facilitate a smooth transaction on your behalf.

Like all matters relevant to our client's financial strategy, our involvement will help ensure the outcome aligns to your objectives and we will act as a sounding board for you throughout the process. This is not an additional cost to you and will only be received in the event of you transacting with the property advocate.

Your adviser does not provide real estate and property advice, and you will need to make your own decisions regarding the appropriateness of the property.

Conflicts of Interest

Remuneration

Your advisers are employees and are paid a salary.

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.

Life insurance product providers pay us upfront and ongoing commissions if you proceed with a life insurance product we recommend.

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.

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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This FSG Part Two contains specific information about our Authorised Representatives ("financial advisers") and information about:

- ✓ Our team members who are authorised to provide you with advice and services, and
- ✓ Their experience and qualifications as prescribed by ASIC.





Adam Morse, CFP®
Managing Director

☎ +61 481 160 336

✉ adam.morse@quarterfive.com.au

🏛 ASIC Authorised Representative
No. 319010

Adam commenced his career in the Wealth industry in 2005. In 2014 he founded BlueRock Private Wealth, in 2018 setup the BlueRock Investment Committee, and also served as the Responsible Manager and Director of their AFSL (Australian Financial Services License). In 2019, Adam was one of the Founding Trustees of the Be BlueRock Foundation, a public ancillary fund setup to activate the philanthropic endeavours of BlueRock and its clients.

In 2024 Adam co-founded QuarterFive Family Wealth, a purpose-built advisory firm providing strategic wealth advice to high-wealth families and Family Offices. Adam is also a partner of Love It Philanthropy and will serve as a Trustee, Adviser and Investment Committee member.

Advisory Qualifications

- ✓ Certified Financial Planner (CFP®) of the Financial Planning Association of Australia
- ✓ ASIC Financial Adviser Exam, 2020
- ✓ Ethics and Professionalism in Financial Advice by Kaplan Professional, 2020
- ✓ Self-Managed Superannuation Funds Accreditation by Kaplan Professional, 2012
- ✓ Certified Life Risk Specialist of the Financial Planning Association of Australia, 2011
- ✓ Margin Lending and Geared Investments Accreditation by Kaplan Professional, 2010
- ✓ Corporate Bond Advisory Accreditation by FIIG Securities
- ✓ Diploma of Financial Services (Financial Planning) by Kaplan Professional, 2007
- ✓ Bachelor of Business in Accounting and Economics/ Finance by Swinburne University of Technology, 2005

ASIC Authorised Products

- ✓ Deposit and Payment Products
- ✓ Government Debentures, Stocks or Bonds
- ✓ Investment Life Insurance Products
- ✓ Life Risk Insurance Products
- ✓ Managed Investment Schemes, including IDPS
- ✓ Retirement Savings Account Products
- ✓ Securities
- ✓ Superannuation
- ✓ Margin Lending Facility



Nelangi Hewagama
Associate Adviser

☎ +61 481 775 092

✉ nelangi.hewagama@quarterfive.com.au

🏛 ASIC Authorised Representative No.
001299447

Nelangi has been with the QuarterFive team since early 2022 and has more than 6 years experience across all facets of wealth management. Her role is integral for the project management of advice delivery and implementation, and she should be utilised as a first point of contact for most matters.

Nelangi has “provisional” adviser status as she undergoes the ASIC Professional Year program on the pathway to be a fully qualified advisory professional.

Advisory Qualifications

- ✓ Certified Financial Planner (CFP®) of the Financial Planning Association of Australia [in progress]
- ✓ ASIC Financial Adviser Exam, 2022
- ✓ Master of Financial Planning by Deakin University, 2020
- ✓ Bachelor of Business and Commerce by Monash University, 2018

ASIC Authorised Products

- ✓ Deposit and Payment Products
- ✓ Government Debentures, Stocks or Bonds
- ✓ Investment Life Insurance Products
- ✓ Life Risk Insurance Products
- ✓ Managed Investment Schemes, including IDPS
- ✓ Retirement Savings Account Products
- ✓ Securities
- ✓ Superannuation

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