Financial Services Guide

Dated 20 February 2026

This Financial Services Guide (FSG) describes the financial planning and advisory services GWP Financial Services Pty Ltd (GWPFS) provide. It is designed to assist you in deciding whether to use our services. It describes how we are remunerated for our services, our professional indemnity insurance and how we handle any complaints you may have.

The Guide is in two parts. This document is Part 1 and a separate document providing information about your adviser is Part 2.

GWPFS has approved the distribution of the FSG.

Other documents you may receive from us

We may give you other documents when providing our services to help you make decisions on any financial strategy or product that we recommend.

Statement of Advice (SoA)

If we provide you with advice about your personal circumstances, we will normally give you a SoA. This will detail the basis on which the advice is given and outline any fees, commissions, benefits and associations relevant to the provision of the advice.

When we provide further advice to you within the scope of our original SoA, we may not give you a Statement of Advice, however we will retain a Record of Advice (RoA). You may request a copy of the RoA at any time.

Product Disclosure Statement (PDS)

If we recommend a particular financial product to you, we will also provide you with a PDS containing information about the key features, risks and fees associated with the financial product.

Your financial adviser

Our advisers are Representatives of GWPFS. GWPFS is responsible for the financial advice and service they provide to you. They are qualified professionals that can offer advice solutions tailored to your personal circumstances. They can assist you to evaluate new opportunities, strategies and investment solutions to help you achieve your financial goals.

Our advisers are all individual members of a recognised professional industry association and have adopted their relevant Codes of Ethics and rules of professional conduct.

The details regarding your advisers professional memberships and how they are remunerated can be found in Part 2 of this FSG, Adviser Profile.

The details on how your adviser is remunerated can be found in Part 2 of this FSG, Adviser Profile.

Not independent

Because we receive commissions on the sale of life risk insurance products that are not rebated in full to clients; we are not able to refer to ourselves or our advice as ‘independent’, ‘impartial’ or ‘unbiased’.

The financial services we offer

Areas of Advice

We can advise on:

- Budgeting
- Savings and wealth creation strategies
- Investment planning
- Superannuation planning
- Pre-retirement planning
- Retirement planning
- Risk and insurance analysis
- Estate planning considerations
- Centrelink

Financial Products

The financial services we provide relate to the following financial products:

- Deposit and Payment products (including basic and non-basic products);
- Government debentures, stocks and bonds;
- Investment Life Insurance products;
- Life Risk Insurance products;
- Managed Investment Scheme products (including IDPS);
- Retirement Savings Account products;
- Securities;
- Standard Margin Lending facilities; and
- Superannuation.

We act for you when giving this advice and making product recommendations.

We use research provided by external research houses to prepare an Approved List of the products that we recommend to our clients. We regularly review the performance of those products to ensure they will meet your ongoing needs.

How can you give instructions to your adviser?

You may specify how you would like to give us instructions, for example by telephone or email. It is important that you take extra care to provide accurate information when authorising us to act on instructions via email. If your instructions are incomplete or unclear, we are under no obligation to act on those instructions. We will not be liable for any costs, expenses, loss or damages you may suffer or incur in conjunction with any action taken or omitted by us in following email instructions.

How will you pay for the services provided?

The fees charged will be based on your requirements and their complexity and will be discussed and agreed with you prior to you incurring the fee.

Your SoA, Ongoing Service Agreement and the relevant PDS of each product that we recommend will outline the fees and remuneration that apply.

Details of fees, or range of fees, are contained in Part 2 of this FSG, Adviser Profile.

What should I know about the risks of the financial products or strategies you recommend to me?

We will explain any risks associated with the financial strategies which we recommend to you. If you are uncomfortable about the possible risks you should ask us more questions and for more explanation and detail.

Will anyone be paid for referring me?

If you are referred to us, we may pay a fee to the person who provided the referral. We will tell you the amount of such fee in your SoA.

Your adviser may refer you to other licensed advice providers to receive specialist personal advice such as for insurances. We will include details about any arrangements we have with other specialist advice providers in your SoA.

How we protect your privacy?

We are committed to protecting your privacy. We collect, use, disclose and maintain personal information, including sensitive information, so we can administer our client relationships and provide financial products and services. Personal information may include details of your financial situation, needs, and objectives.

We use the information you provide to advise you on your financial circumstances, goals, and strategies. We only provide your information to the product issuers with whom you choose to deal (and their representatives). We do not trade, rent or sell your information.

We use a third-party offshore outsourcing service to provide services to you. Any overseas disclosure does not affect our commitment to safeguarding your personal information and we will take reasonable steps to ensure any overseas recipient complies with the Australian Privacy Principles.

You can check the information we hold about you at any time. For more information about our Privacy Policy, ask us for a copy.

Your adviser may bring to your attention products and services or other information which may be relevant to your situation.

You will be given the opportunity to choose whether or not you continue to receive such information.

Relationships or associations with financial product issuers

Your adviser can provide advice on products from a wide range of financial product providers. We do not have any financial relationships with financial product issuers.

Your adviser may recommend some investments operated by Investment Managers that bear the GWPFS brand. This is to enable the manager to identify our clients and apply the appropriate investment management rules to the management of these investments. We do not have any day to day input into management decisions by any investment managers and do not receive any additional revenue from these investments.

Professional indemnity insurance

We have professional indemnity insurance in place which covers any errors or mistakes in the provision of financial planning services. This insurance meets the requirements of the Corporations Act and covers the services provided by your adviser after they cease working with us provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.

What should you do if you have a complaint?

If you have any complaints about the services provided to you or about personal information held you should take the following steps:

1. Contact your adviser and tell them about your complaint.
2. If your complaint is not satisfactorily resolved within 3 days, contact GWPFS on (02) 6964 2122 or put your complaint in writing and send it to:

   GWP Financial Services Pty Ltd
   Attention: Compliance Manager
   Unit 5, 31-43 Ulong Street
   Griffith NSW 2680

   GWPFS will acknowledge your complaint within one business day, or as soon as practicable, and endeavour to resolve your complaint within 30 calendar days. If the status is not resolved within 30 days, we will keep you informed as to the status of your complaint. GWPFS will try to resolve your complaint quickly and fairly.

3. If your complaint is not resolved to your satisfaction, you may complain to the Australian Financial Complaints Authority (AFCA). AFCA is the single-point external dispute resolution (EDR) authority to deal with complaints by consumers of financial services in Australia. You may contact AFCA by:

   Writing: GPO Box 3
   Melbourne VIC 3001
   Email: info@afca.org.au
   Web: www.afca.org.au
   Phone: 1800 931 678

Financial Services Guide Part 2

Adviser Profile

Stephen Lewis

This Adviser Profile should be read together with Part 1 of the GWP Financial Services Pty Ltd (GWPFS) Financial Services Guide dated 20 Februray 2026.

The adviser profile sets out the details of the representative, the services and products they may provide and details of the remuneration GWPFS and the Representative may receive.

Authorised Representative

Stephen Lewis

Authorised Representative No: 263971

Stephen is an employee of Grange Wealth Advisors Pty Ltd atf The Grange Wealth Advisors Trust (Grange). He has been appointed as an authorised representative of GWP Financial Services Pty Ltd (Licence No: 517504).

Contact Details

Street address:

Unit 5, 31-43 Ulong Street, Griffith NSW 2680

Postal address:

Unit 5, 31-43 Ulong Street, Griffith NSW 2680

Telephone 02 6964 2122

Email stephen.lewis@grangewa.com.au

Professional Qualifications

Advanced Diploma of Financial Planning
Fellow Chartered Financial Practitioner (FChFP)

Associations & Directorships

Stephen is a member of the Association of Independently Owned Financial Professionals (AIOFP).

Stephen is a Director and shareholder of GWP Financial Services Pty Ltd.

Stephen may be entitled to receive dividends and director fees from GWP Financial Services Pty Ltd.

Stephen is a Director of Grange Private Insurance Pty Ltd. Stephen receives no remuneration or benefits for acting in this role.

Authorisations

Stephen is authorised by GWPFS to provide personal advice and deal in:

- Deposit and Payment products (including basic and non-basic products);
- Government debentures, stocks and bonds;
- Investment Life Insurance products;
- Life Risk Insurance products;
- Managed Investment Scheme products (including IDPS);
- Retirement Savings Account products;
- Securities;
- Standard Margin Lending facilities; and
- Superannuation.

Stephen can advise you in respect of Self Managed Superannuation and our service can also facilitate any Securities transactions like direct shares if you wish.

Experience

Stephen has worked in the banking and finance industry for over 30 years and as a financial planner since 2002, working with both individuals and businesses.

Stephen enjoys establishing trusting long-term relationships with his clients which he finds delivers the best result for their financial future and provides them with long-term prosperity and peace of mind.

Fees and Charges

Fees will be agreed based on your requirements and the complexity of your financial circumstances. All fees charged will be fully detailed in the Statement of Advice (SoA) you receive. All fees below are inclusive of GST.

Initial Meeting Fee

The first 30 minutes of our initial meeting is free of charge. If you choose to continue beyond 30 minutes, we may charge an hourly rate for the additional time.

Our hourly rates range from $220 to $550 (inclusive of GST) depending on the scope and complexity of the advice and services you request. We will confirm the applicable hourly rate and obtain your agreement before any fee is charged.

Financial Planning Advice Fee

We only charge a fee where we believe we can add value to your circumstances.

A Financial Planning Advice Fee is payable for the provision of the following services:

- The collection and analysis of your personal and financial situation
- The collection and investigation of financial planning strategies and financial products
- The preparation and construction of an SoA

The actual fee is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

This fee generally ranges from $1,650 to $10,000.

Implementation Fee

If you decide to proceed with our advice we may charge a fee for the time we spend to assist you with implementing the recommendations in the SoA. We will let you know what the fee will be in the SoA.

This fee is generally capped at a maximum fee of $2,200.

Ongoing Adviser Service Fee

Our Ongoing Adviser Service fees depend on the complexity of the ongoing advice and services that we provide to you. They are generally an agreed flat dollar fee which is paid monthly, quarterly or annually, however they may be a percentage of your portfolio. In some cases, we may also charge transaction fees (e.g. for share trades). The services and fees will be set out in the SoA or Record of Advice (RoA) that we provide to you.

This fee generally ranges from $2,200 to $16,500.

In some circumstances, due to the complex nature of the management of the investment portfolio or financial arrangements the ongoing fee may be higher than the range indicated. If this is the case this would be identified and discussed with the client prior to any implementation of advice recommendations.

Insurance Fees

An upfront commission may be payable to GWPFS by the insurer when you purchase an insurance product. The commission is calculated as a percentage of the insurance premium paid by you.

Upfront commission is a one off payment and can range between 11% and 66% of the premium you pay.

Ongoing commission is payable by the insurer to GWPFS for the life of your policy – up to a maximum of 22% per annum of the renewal premium.

As an example, if you take out insurance cover with an annual premium of $2,000 and an upfront commission of 66% is payable, GWPFS will receive an upfront commission of $1,320. If you retain this cover and the annual premium remains at $2,000 and an ongoing commission of up to 22% per annum is payable, GWPFS will receive up to $440 per annum.

Other Fees

We may also charge other fees for the ad hoc provision of advice or services, including if you instruct us to complete a transaction on your behalf such as buying or selling specific financial products.

Remuneration

GWPFS receive 100% of all fees and initial or ongoing commissions received as a result of Stephen's recommendations to you.

Benefits

Stephen may receive other benefits including attendance at professional development programs, conferences and other incentives such as allowances and other related entertainment benefits. A public register is held by GWPFS outlining the particulars of any benefit received.

Financial Services Guide Part 2

Adviser Profile

Michael Rizzo

This Adviser Profile should be read together with Part 1 of the GWP Financial Services Pty Ltd (GWPFS) Financial Services Guide dated 20 February 2026.

The adviser profile sets out the details of the representative, the services and products they may provide and details of the remuneration GWPFS and the Representative may receive.

Authorised Representative

Michael Rizzo

Authorised Representative No: 301064

Michael is an employee of Grange Wealth Advisors Pty Ltd atf The Grange Wealth Advisors Trust (Grange). He has been appointed as an authorised representative of GWP Financial Services Pty Ltd (Licence No: 517504).

Contact Details

Street address:

Unit 5, 31-43 Ulong Street, Griffith NSW 2680

Postal address:

Unit 5, 31-43 Ulong Street, Griffith NSW 2680

Telephone 02 6964 2122

Email michael.rizzo@grangewa.com.au

Professional Qualifications

Graduate Diploma and Advanced Diploma of Financial Services (Financial Planning)

Associations & Directorships

Michael is a member of the Association of Independently Owned Financial Professionals (AIOFP).

Authorisations

Michael is authorised by GWPFS to provide personal advice and deal in:

- Deposit and Payment products (including basic and non-basic products);
- Government debentures, stocks and bonds;
- Investment Life Insurance products;
- Life Risk Insurance products;
- Managed Investment Scheme products (including IDPS);
- Retirement Savings Account products;
- Securities;
- Standard Margin Lending facilities; and
- Superannuation.

Michael can advise you in respect of Self Managed Superannuation and our service can also facilitate any Securities transactions like direct shares if you wish.

Experience

Michael has over 30 years' experience in the banking and financial services industry, the last 20 as a financial planner. Michael can deliver tailored plans to suit your individual requirements around retirement planning and wealth creation.

Michael enjoys the gratitude and satisfaction of knowing he has made a difference to the personal and financial wellbeing of his clients.

Fees and Charges

Fees will be agreed based on your requirements and the complexity of your financial circumstances. All fees charged will be fully detailed in the Statement of Advice (SoA) you receive. All fees below are inclusive of GST.

Initial Meeting Fee

The first 30 minutes of our initial meeting is free of charge. If you choose to continue beyond 30 minutes, we may charge an hourly rate for the additional time.

Our hourly rates range from $220 to $550 (inclusive of GST) depending on the scope and complexity of the advice and services you request. We will confirm the applicable hourly rate and obtain your agreement before any fee is charged.

Financial Planning Advice Fee

We only charge a fee where we believe we can add value to your circumstances.

A Financial Planning Advice Fee is payable for the provision of the following services:

- The collection and analysis of your personal and financial situation
- The collection and investigation of financial planning strategies and financial products
- The preparation and construction of an SoA

The actual fee is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

This fee generally ranges from $1,650 to $10,000.

Implementation Fee

If you decide to proceed with our advice, we may charge a fee for the time we spend to assist you with implementing the recommendations in the SoA. We will let you know what the fee will be in the SoA.

This fee is generally capped at a maximum fee of $2,200.

Ongoing Adviser Service Fee

Our Ongoing Adviser Service fees depend on the complexity of the ongoing advice and services that we provide to you. They are generally an agreed flat dollar fee which is paid monthly, quarterly or annually, however they may be a percentage of your portfolio. In some cases, we may also charge transaction fees (e.g. for share trades). The services and fees will be set out in the SoA or Record of Advice (RoA) that we provide to you.

This fee generally ranges from $2,200 to $16,500.

In some circumstances, due to the complex nature of the management of the investment portfolio or financial arrangements the ongoing fee may be higher than the range indicated. If this is the case this would be identified and discussed with you prior to any implementation of advice recommendations.

Insurance Fees

An upfront commission may be payable to GWPFS by the insurer when you purchase an insurance product. The commission is calculated as a percentage of the insurance premium paid by you.

Upfront commission is a one off payment and can range between 11% and 66% of the premium you pay.

Ongoing commission is payable by the insurer to GWPFS for the life of your policy – up to a maximum of 22% per annum of the renewal premium.

As an example, if you take out insurance cover with an annual premium of $2,000 and an upfront commission of 66% is payable, GWPFS will receive an upfront commission of $1,320. If you retain this cover and the annual premium remains at $2,000 and an ongoing commission of up to 22% per annum is payable, GWPFS will receive up to $440 per annum.

Other Fees

We may also charge other fees for the ad hoc provision of advice or services, including if you instruct us to complete a transaction on your behalf such as buying or selling specific financial products.

Remuneration

GWPFS receive 100% of all fees and initial or ongoing commissions received as a result of Michael's recommendations to you.

Benefits

Michael may receive other benefits including attendance at professional development programs, conferences and other incentives such as allowances and other related entertainment benefits. A public register is held by GWPFS outlining the particulars of any benefit received.

Financial Services Guide Part 2
Adviser Profile

Mark Ralph

This Adviser Profile should be read together with Part 1 of the GWP Financial Services Pty Ltd (GWPFS) Financial Services Guide dated 20 February 2026.

The adviser profile sets out the details of the representative, the services and products they may provide and details of the remuneration GWPFS and the Representative may receive.

Authorised Representative

Mark Ralph

Authorised Representative No: 1003915

Mark is an employee of Grange Wealth Advisors Pty Ltd atf The Grange Wealth Advisors Trust (Grange). He has been appointed as an authorised representative of GWP Financial Services Pty Ltd (Licence No: 517504).

Contact Details

Street address:

Unit 5, 31-43 Ulong Street, Griffith NSW 2680

Postal address:

Unit 5, 31-43 Ulong Street, Griffith NSW 2680

Ph: 02 6964 2122

Email: mark.ralph@grangewa.com.au

Professional Qualifications

Diploma of Financial Planning

Certified Financial Planner®

Associations & Directorships

Mark is a member of the Financial Advice Association of Australia (FAAA) and is a Justice of the Peace (# 148356).

Authorisations

Mark is authorised by GWPFS to provide personal advice and deal in:

- Deposit and Payment products (including basic and non-basic products);
- Government debentures, stocks and bonds;
- Investment Life Insurance products;
- Life Risk Insurance products;
- Managed Investment Scheme products (including IDPS);
- Retirement Savings Account products;
- Securities;
- Standard Margin Lending facilities; and
- Superannuation.

We can advise you in respect of Self Managed Superannuation and our service can also facilitate any Securities transactions like direct shares if you wish.

Experience

Mark has been a financial planner for 25 years. As a Certified Financial Planner®, Mark can deliver tailored plans to help you achieve the financial goals that are important to you.

Mark enjoys establishing trusting long-term relationships with his clients which he finds delivers the best result for their financial future and provides them with long-term prosperity and peace of mind.

Fees and Charges

Fees will be agreed based on your requirements and the complexity of your financial circumstances. All fees charged will be fully detailed in the Statement of Advice (SoA) you receive. All fees below are inclusive of GST.

Initial Meeting Fee

The first 30 minutes of our initial meeting is free of charge. If you choose to continue beyond 30 minutes, we may charge an hourly rate for the additional time.

Our hourly rates range from $220 to $550 (inclusive of GST) depending on the scope and complexity of the advice and services you request. We will confirm the applicable hourly rate and obtain your agreement before any fee is charged.

Financial Planning Advice Fee

We only charge a fee where we believe we can add value to our client's circumstances.

A Financial Planning Advice Fee is payable for the provision of the following services:

- The collection and analysis of your personal and financial situation
- The collection and investigation of financial planning strategies and financial products
- The preparation and construction of an SoA

The actual fee is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

This fee generally ranges from $1,650 to $10,000.

Implementation Fee

If you decide to proceed with our advice, we may charge a fee for the time we spend to assist you with implementing the recommendations in the SoA. We will let you know what the fee will be in the SoA.

This fee is generally capped at a maximum fee of $2,200.

Ongoing Adviser Service Fee

Our Ongoing Adviser Service fees depend on the complexity of the ongoing advice and services that we provide to you. They are generally an agreed flat dollar fee which is paid monthly, quarterly or annually, however they may be a percentage of your portfolio. In some cases, we may also charge transaction fees (e.g. for share trades). The services and fees will be set out in the SoA or Record of Advice (RoA) that we provide to you.

This fee generally ranges from $2,200 to $16,500.

In some circumstances, due to the complex nature of the management of the investment portfolio or financial arrangements the ongoing fee may be higher than the range indicated. If this is the case this would be identified and discussed with the client prior to any implementation of advice recommendations.

Insurance Fees

An upfront commission may be payable to GWPFS by the insurer when you purchase an insurance product. The commission is calculated as a percentage of the insurance premium paid by you.

Upfront commission is a one off payment and can range between 11% and 66% of the premium you pay.

Ongoing commission is payable by the insurer to GWPFS for the life of your policy – up to a maximum of 22% per annum of the renewal premium.

As an example, if you take out insurance cover with an annual premium of $2,000 and an upfront commission of 66% is payable, GWPFS will receive an upfront commission of $1,320. If you retain this cover and the annual premium remains at $2,000 and an ongoing commission of up to 22% per annum is payable, GWPFS will receive up to $440 per annum.

Other Fees

We may also charge other fees for the ad hoc provision of advice or services, including if you instruct us to complete a transaction on your behalf such as buying or selling specific financial products.

Remuneration

GWP Financial Services Pty Ltd receive 100% of all fees and initial or ongoing commissions received as a result of Mark's recommendations to you.

Benefits

Mark may receive other benefits including attendance at professional development programs, conferences and other incentives such as allowances and other related entertainment benefits. A public register is held by GWPFS outlining the particulars of any benefit received.

Financial Services Guide Part 2

Adviser Profile

Victoria Habra

Financial Planner

This Adviser Profile should be read together with Part 1 of the GWP Financial Services (GWPFS) Financial Services Guide dated 20 February 2026.

The adviser profile sets out the details of the representative, the services and products they may provide and details of the remuneration GWPFS and the Representative may receive.

Authorised Representative

Victoria Habra

Authorised Representative No: 1259045

Victoria is an employee of Grange Wealth Advisors atf The Grange Wealth Advisors Trust (Grange). She has been appointed as an authorised representative of GWP Financial Services (Licence No: 517504).

Contact Details

Street address:

Suite 18, 20-24 Gibbs Street, Miranda NSW 2228

Postal address:

PO Box 316, Miranda NSW 1490

Telephone 02 9525 5900

Email victoria.habra@grangewa.com.au

Professional Qualifications

Graduate Diploma of Financial Planning (Grad DFP)

Bachelor of Business (Finance & Economics)

Diploma in Finance and Mortgage Broking

Associations & Directorships

Victoria is a Certified Financial Planner® and a member of the Financial Advice Association of Australia (FAAA).

Authorisations

Victoria is authorised by GWPFS to provide personal advice and deal in:

- Deposit and Payment products (including basic and non-basic products);
- Government debentures, stocks and bonds;
- Investment Life Insurance products;
- Life Risk Insurance products;
- Managed Investment Scheme products (including IDPS);
- Retirement Savings Account products;
- Securities;
- Standard Margin Lending facilities; and
- Superannuation.

Victoria can advise you in respect of Self Managed Superannuation and our service can also facilitate any Securities transactions like direct shares if you wish.

Experience

Victoria is a Certified Financial Planner® with over nine years' experience in the financial services industry.

Victoria has a passion for helping her clients navigate through the major changes in life and building a secure financial foundation for their future. She partners with her clients so they can make a fully informed decision about the different options available to them to achieve the most favourable outcome in their personal situation, and best meet their financial goals.

Victoria assists clients in finding a balance between enjoying their lifestyle now whilst building on a strong foundation to be financially prepared for the exciting milestones that lay ahead in their future.

Fees and Charges

Fees will be agreed based on your requirements and the complexity of your financial circumstances. All fees charged will be fully detailed in the Statement of Advice (SoA) you receive. All fees below are inclusive of GST.

Initial Meeting Fee

The first 30 minutes of our initial meeting is free of charge. If you choose to continue beyond 30 minutes, we may charge an hourly rate for the additional time.

Our hourly rates range from $220 to $550 (inclusive of GST) depending on the scope and complexity of the advice and services you request. We will confirm the applicable hourly rate and obtain your agreement before any fee is charged.

Financial Planning Advice Fee

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- The collection and analysis of your personal and financial situation
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The actual fee is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

This fee generally ranges from $1,650 to $10,000.

Implementation Fee

If you decide to proceed with our advice we may charge a fee for the time we spend to assist you with implementing the recommendations in the SoA. We will let you know what the fee will be in the SoA.

This fee is generally capped at a maximum fee of $2,200.

Ongoing Adviser Service Fee

Our Ongoing Adviser Service fees depend on the complexity of the ongoing advice and services that we provide to you. They are generally an agreed flat dollar fee which is paid monthly, quarterly or annually, however they may be a percentage of your portfolio. In some cases, we may also charge transaction fees (e.g. for share trades). The services and fees will be set out in the SoA or Record of Advice (RoA) that we provide to you.

This fee generally ranges from $2,200 to $16,500.

In some circumstances, due to the complex nature of the management of the investment portfolio or financial arrangements the ongoing fee may be higher than the range indicated. If this is the case this would be identified and discussed with you prior to any implementation of advice recommendations.

Insurance Fees

An upfront commission may be payable to GWPFS by the insurer when you purchase an insurance product. The commission is calculated as a percentage of the insurance premium paid by you.

Upfront commission is a one off payment and can range between 11% and 66% of the premium you pay.

Ongoing commission is payable by the insurer to GWPFS for the life of your policy – up to a maximum of 22% per annum of the renewal premium.

As an example, if you take out insurance cover with an annual premium of $2,000 and an upfront commission of 66% is payable, GWPFS will receive an upfront commission of $1,320. If you retain this cover and the annual premium remains at $2,000 and an ongoing commission of up to 22% per annum is payable, GWPFS will receive up to $440 per annum.

Other Fees

We may also charge other fees for the ad hoc provision of advice or services, including if you instruct us to complete a transaction on your behalf such as buying or selling specific financial products.

Remuneration

GWPFS receive 100% of all fees and initial or ongoing commissions received as a result of Victoria's recommendations to you.

Benefits

Victoria may receive other benefits including attendance at professional development programs, conferences and other incentives such as allowances and other related entertainment benefits. A public register is held by GWPFS outlining the particulars of any benefit received.

Financial Services Guide Part 2

Adviser Profile

Boban Petreski

Financial Planner

This Adviser Profile should be read together with Part 1 of the GWP Financial Services (GWPFS) Financial Services Guide dated 20 February 2026.

The adviser profile sets out the details of the representative, the services and products they may provide and details of the remuneration GWPFS and the Representative may receive.

Authorised Representative

Boban Petreski
Authorised Representative No: 1009422
Boban is an employee of Grange Wealth Advisors atf The Grange Wealth Advisors Trust (Grange). He has been appointed as an authorised representative of GWP Financial Services (Licence No: 517504).

Contact Details

Street address:

Suite 18, 20-24 Gibbs Street, Miranda NSW 2228

Postal address:

PO Box 316, Miranda NSW 1490

Telephone 02 9525 5900

Email boban.petreski@grangewa.com.au

Professional Qualifications

Graduate Diploma of Financial Planning
Master of Financial Planning

Associations & Directorships

Boban is a member of the Financial Advice Association of Australia (FAAA) and the SMSF Association.

Authorisations

Boban is authorised by GWPFS to provide personal advice and deal in:

- Deposit and Payment products (including basic and non-basic products);
- Government debentures, stocks and bonds;
- Investment Life Insurance products;
- Life Risk Insurance products;
- Managed Investment Scheme products (including IDPS);
- Retirement Savings Account products;
- Securities;
- Standard Margin Lending facilities; and
- Superannuation.

Boban can advise you in respect of Self-Managed Superannuation and our service can also facilitate any Securities transactions like direct shares if you wish.

Experience

Boban has over 15 years' experience in the financial services industry and more than 10 years providing financial advice. He brings an honest and straightforward approach to helping clients make confident financial decisions.

Boban values real connection and taking the time to understand each client's personal situation, goals and concerns. He has a genuine passion for helping people feel informed and in control of their financial future. He focuses on building long-term relationships and supporting clients through every stage of life.

Fees and Charges

Fees will be agreed based on your requirements and the complexity of your financial circumstances. All fees charged will be fully detailed in the Statement of Advice (SoA) you receive. All fees below are inclusive of GST.

Initial Meeting Fee

The first 30 minutes of our initial meeting is free of charge. If you choose to continue beyond 30 minutes, we may charge an hourly rate for the additional time.

Our hourly rates range from $220 to $550 (inclusive of GST) depending on the scope and complexity of the advice and services you request. We will confirm the applicable hourly rate and obtain your agreement before any fee is charged.

Financial Planning Advice Fee

We only charge a fee where we believe we can add value to your circumstances.

A Financial Planning Advice Fee is payable for the provision of the following services:

- The collection and analysis of your personal and financial situation
- The collection and investigation of financial planning strategies and financial products
- The preparation and construction of an SoA

The actual fee is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

This fee generally ranges from $1,650 to $10,000.

Implementation Fee

If you decide to proceed with our advice, we may charge a fee for the time we spend to assist you with implementing the recommendations in the SoA. We will let you know what the fee will be in the SoA.

This fee is generally capped at a maximum fee of $2,200.

Ongoing Adviser Service Fee

Our Ongoing Adviser Service fees depend on the complexity of the ongoing advice and services that we provide to you. They are generally an agreed flat dollar fee which is paid monthly, quarterly or annually, however they may be a percentage of your portfolio. In some cases, we may also charge transaction fees (e.g. for share trades). The services and fees will be set out in the SoA or Record of Advice (RoA) that we provide to you.

This fee generally ranges from $2,200 to $16,500.

In some circumstances, due to the complex nature of the management of the investment portfolio or financial arrangements the ongoing fee may be higher than the range indicated. If this is the case this would be identified and discussed with you prior to any implementation of advice recommendations.

Insurance Fees

An upfront commission may be payable to GWPFS by the insurer when you purchase an insurance product. The commission is calculated as a percentage of the insurance premium paid by you.

Upfront commission is a one off payment and can range between 11% and 66% of the premium you pay.

Ongoing commission is payable by the insurer to GWPFS for the life of your policy – up to a maximum of 22% per annum of the renewal premium.

As an example, if you take out insurance cover with an annual premium of $2,000 and an upfront commission of 66% is payable, GWPFS will receive an upfront commission of $1,320. If you retain this cover and the annual premium remains at $2,000 and an ongoing commission of up to 22% per annum is payable, GWPFS will receive up to $440 per annum.

Other Fees

We may also charge other fees for the ad hoc provision of advice or services, including if you instruct us to complete a transaction on your behalf such as buying or selling specific financial products.

Remuneration

GWPFS receive 100% of all fees and initial or ongoing commissions received as a result of Boban's recommendations to you.

Benefits

Boban may receive other benefits including attendance at professional development programs, conferences and other incentives such as allowances and other related entertainment benefits. A public register is held by GWPFS outlining the particulars of any benefit received.