prosperity
wealth advisers

Financial Services Guide

Version: 12.0 – November 2026

Prosperity Wealth Advisory Services Pty Ltd
(AFSL# 533675 ACN 629 890 642)

This Financial Services Guide (FSG) is authorised for distribution by Prosperity Wealth Advisory Services Pty Ltd.

prosperity.com.au

Sydney
Level 11
309 Kent Street
Sydney NSW 2000
02 8262 8700

Newcastle
Level 6
26 Honeysuckle Drive
Newcastle NSW 2300
02 4907 7222

Brisbane
Level 18
333 Ann Street
Brisbane City QLD 4000
07 3007 1900

Licensee

Prosperity Wealth Advisory Services Pty Ltd
(AFSL# 533675 ACN 629 890 642)

This Financial Services Guide (FSG) is authorised for distribution by Prosperity Wealth Advisory Services Pty Ltd.

Authorised Representatives

Prosperity Wealth Advisers Pty Ltd
(ASIC# 345322 ABN 32 141 396 376)

Gary Dean (ASIC# 228981)
Hamish Landreth (ASIC# 356181)
Ashley Quinton (ASIC# 280755)
Benjamin Travers (ASIC# 239501)
Graham Southgate (ASIC# 312097)
Rocky Johnston (ASIC#1263900)
Nicholas Stamou (ASIC#1302640)
Hannah Downes (ASIC#1299356)
Adam Metcalfe (ASIC#1319147)
Sarah Slade (ASIC#1268837)

Authorised Representatives act on behalf of Prosperity Wealth Advisory Services Pty Ltd who is responsible for the services that they provide.

Purpose of this FSG

This FSG will help you decide whether to use the services that we* offer.

It contains information about:

- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services.

* In this document 'we' refers to the Authorised Representatives set out above.

Not Independent

We are paid a commission by the product provider for our advice on risk insurance policies. Our advice on risk insurance is therefore not independent, impartial or unbiased. In all other cases, we charge a fee for our advice services and do not receive commissions or other payments from product providers.

Our services

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

- Superannuation including SMSF
- Retirement planning
- Portfolio management
- Managed investments
- Securities (direct shares)
- Margin lending facilities
- Personal risk insurance

Contact Details

Level 6, 26 Honeysuckle Drive NSW 2300
www.prosperity.com.au

The financial advice process

We recognise that the objectives and personal circumstances of each client are different.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice (SoA) which you can take away and read.

The SoA 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 will provide you with a Product Disclosure Statement (PDS) where we recommend a financial product other than securities. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about our advice and the products we recommend. You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice, it will be documented in a Record of Advice (RoA) which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

Fees

Initial Advice Fees

Our initial advice fees include meeting with you, the time we take to determine our advice and the production of the SoA. They will be based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

If you decide to proceed with our advice, we may charge an implementation fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

Annual Advice Fees

Our annual fees depend on the services that we provide to you. They may be a percentage of your account balance or an agreed fixed fee. They are paid monthly. Our services and fees will be set out in an agreement with you.

Insurance Commissions

We receive a one-off upfront commission when you take out an insurance policy that we have recommended. We also receive a monthly commission payment for as long as you continue to hold the policy. The commission will vary depending on the recommended product and will be documented in the SoA or RoA.

Other Benefits

We may receive other benefits from product providers such as training, meals, and entertainment. Details of any benefits received above $100 will be maintained on a register which is available to you on request.

Adviser Remuneration

Gary Dean, Hamish Landreth and Ashley Quinton are owners of the practice, and they are remunerated through the profits that the practice makes.

The employees of the practice are paid a salary. They may also receive a bonus based on their performance and the profits of the practice.

Associated Business

We may refer you to Prosperity Advisers for tax, accounting and SMSF services. Prosperity Wealth Advisers and Prosperity Advisers have common ownership.

Making a Complaint

We endeavour to provide you with the best advice and service at all times. If you are not satisfied with our services, then we encourage you to contact us. Please call us, send us an email, or put your complaint in writing to our office.

If you are not satisfied with our response, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). You can contact AFCA on 1800 931 678 or via their website www.afca.org.au. AFCA provides fair and independent financial services complaint resolution which is free to consumers.

Prosperity Wealth Advisory Services Pty Ltd is required to hold adequate Professional Indemnity insurance for the financial services that it and its current and past representatives provide.

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 if you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website. This Financial Services Guide (FSG) contains information that will help you decide whether to use the financial services we offer.

It sets out:

- who we are and how we can be contacted
- the advice and services we provide
- information about our licensee, Prosperity Wealth Advisory Services Pty Ltd
- how we manage your private information
- how you can complain about a matter relating to us

Our Financial Advisers

About Hamish Landreth



Experience

An aptitude for detail and analysis means Hamish assists clients to put in place comprehensive strategies and works with them to respond to challenges and opportunities as they occur.

Hamish focuses on delivering a personal, professional service and being available for his clients with an open line of communication as a priority.

A commitment to education and learning has seen Hamish achieve academic success and several awards. Hamish has over 15 years' experience in providing financial advice and prior to joining Prosperity, was an adviser in two highly regarded boutique advice firms in Brisbane.

Phone (07) 3007 1922
Email hlandreth@prosperity.com.au
Authorised representative number 356181

How I Am Paid

I am a director/shareholder of Prosperity Wealth Advisers Pty Ltd and receive a salary plus bonuses from the practice.

Qualifications (Finance Related)

Bachelor of Commerce
Graduate Diploma in Financial Planning
Master of Applied Finance

Professional Designations

CFP™ – Certified Financial Planner (FAAA)

About Gary Dean

Experience



Gary has more than 20 years' experience working within the financial planning industry. Gary specialises in developing financial planning strategies for his business and high net worth clients and prior to joining Prosperity, Gary held senior financial planning roles with a "big 4" accounting firm and top tier national accounting and financial advisory practice.

He holds specific experience in Financial Planning Investment Review Committee work and in relation to internal compliance standards. Gary works closely with his clients to understand their financial position and then presents sound investment advice and strategies to meet their goals.

He keeps abreast of the most recent industry changes, issues and trends and is a regular presenter of seminars and training for clients, staff and in the industry. Gary is committed to providing the best advice and service for his clients.

Phone (02) 8262 8712
Email gdean@prosperity.com.au
Authorised representative number 228981

How I Am Paid

I am a director/shareholder of Prosperity Wealth Advisers Pty Ltd and receive a salary plus bonuses from the practice.

Qualifications (Finance Related)

Diploma of Financial Planning
Bachelor of Economics

Professional Memberships

FAAA - Financial Advice Association Australia
SMSF Association (SPAA)

Professional Designations

CFP™ – Certified Financial Planner (FAAA)

About Ashley Quinton



Experience

Ashley joined Prosperity in 2012. Ashley has considerable experience advising business owner/operators and investors over his professional career which has included running his own practice.

He has dual accounting and financial planning qualifications and specialises in Self Managed Superannuation Funds.

Phone (07) 3007 1967
Email aquinton@prosperity.com.au
Authorised representative number 280755

How I Am Paid

I am a director/shareholder of Prosperity Wealth Advisers Pty Ltd and receive a salary plus bonuses from the practice.

Qualifications (Finance Related)

Diploma of Financial Services (Financial Planning)
Bachelor of Business (Accounting)
Master of Business Administration
CPA financial planning specialist

Professional Memberships

CPA Australia
Affiliate member Chartered Accountants Australia and New Zealand

About Ben Travers



Experience

With 20 years' experience across boutique, accounting and ASX listed firms, Ben has the knowledge and experience to design comprehensive and personalised strategies.

Ben brings a dynamic approach to both wealth creation and asset protection, and understands individual circumstances are forever changing. Ben prides himself on proactive advice, communication and has a passion for investment markets.

Ben has been recognised in the industry with several awards, including ifa's Investment Adviser of the Year, Money Management's Financial Planner of the Year and Financial Standard's Power50 Most Influential Advisers in Australia.

Phone (02) 4907 7233
Email btravers@prosperity.com.au
Authorised representative number 239501

How I Am Paid

I receive the following from our firm:

- Salary
- bonuses

Qualifications (Finance Related)

Bachelor of Commerce-Accounting
Master of Financial Planning,
Diploma of Financial Services

Professional Memberships

FAAA - Financial Advice Association Australia

Professional Designations

CFP™ – Certified Financial Planner (FAAA)

About Graham Southgate



Experience

Graham has over 20 years' experience in the financial planning industry. Throughout his career he has had extensive experience in investment analysis and administration and providing risk management and strategic financial advice.

Graham has previously held financial advisory roles ranging from a successful boutique to most recently a 'big 4' financial institution where
he was responsible for developing financial planning strategies for high-net-worth clients.

Graham is committed to developing holistic and personalised advice to his clients now and over the long term.

Phone (02) 8262 8722
Email gsouthgate@prosperity.com.au
Authorised representative number 312097

How I Am Paid

I receive the following from our firm:

- Salary
- bonuses

Qualifications (Finance Related)

Diploma of Financial Planning
Advanced Diploma of Financial Planning

Professional Memberships

FAAA - Financial Advice Association Australia

Professional Designations

CFP™ – Certified Financial Planner (FAAA)

About Rocky Johnston



Experience

Rocky joined Prosperity in 2022 after years of experience in the financial planning industry. Throughout his career, he has had experience providing, writing, and delivering strategic advice across investments, structures, superannuation, retirement planning & personal risk insurance.

Rocky is dedicated to researching and understanding the inner workings of all available strategies for his clients. He is committed to improving the financial literacy of others and enjoys the ability to regularly educate and inspire clients, in the ever-changing financial world.

Prior to joining Prosperity, Rocky was a senior financial adviser at a private specialist financial planning firm, where he developed and delivered investment management and strategic financial planning advice to a broad range of clients, specialising in the medical professional industry.

His detail-oriented, goals-based strategic approach to financial planning, is strongly appreciated by his clients.

Phone (07) 3007 1932
Email rjohnston@prosperity.com.au
Authorised representative number 1263900

How I Am Paid

I receive the following from our firm:

- Salary
- bonuses

Qualifications (Finance Related)

Bachelor of Commerce (Financial Planning & Economics)

Professional Memberships

FAAA - Financial Advice Association Australia

About Nick Stamou



Experience

Nick possesses an extensive background in financial planning, commencing his professional journey in 2018. Holding a Bachelor of Business and Commerce, a Graduate Diploma, and a Masters in Financial Planning, Nick's academic qualifications highlight his commitment to achieving excellence in the field. His comprehensive education equips him with a profound understanding of financial principles and sophisticated strategic planning methodologies.

Nick is committed to giving personalised advice and efficient guidance. He uses his skills in analysing information to create detailed plans that match each person's bespoke situation and goals.

Nick's dedication to continuous learning and professional advancement ensures he remains abreast of industry trends, regulatory obligations, and emerging opportunities.

Phone (02) 8262 8732
Email nstamou@prosperity.com.au
Authorised representative number 1302640

How I Am Paid

I receive the following from our firm:

- Salary
- bonuses

Qualifications (Finance Related)

Bachelor of Business & Commerce
Graduate Diploma in Financial Planning
Masters in Financial Planning

Professional Designations

SSA - SMSF Specialist Accreditation (SPAA)

About Hannah Downes



Experience

Hannah is dedicated to empowering clients to achieve both their financial and lifestyle aspirations. She genuinely cares about building meaningful relationships and takes pride in creating tailored financial strategies that support her clients in living their ideal lives.

With a Bachelor of Commerce majoring in Financial Planning and professional experience dating back to 2017, Hannah brings a wealth of knowledge, skills, and practical expertise to every stage of the financial journey. Her detail-oriented, goals-based approach ensures that each plan is thoughtfully crafted, while her enthusiasm and commitment make the process both engaging and rewarding for clients.

Beyond her professional work, Hannah embraces an active lifestyle and finds joy in the outdoors. She values family time, and enjoys running, beach outings, and connecting with friends and loved ones.

Clients appreciate Hannah's ability to combine technical expertise with genuine care, making her a trusted partner in achieving long-term financial success.

Phone (02) 4907 7224
Email hdownes@prosperity.com.au
Authorised representative number 1299356

How I Am Paid

I receive the following from our firm:

- Salary
- bonuses

Qualifications (Finance Related)

Bachelor of Commerce (Financial Planning)

Professional Memberships

FAAA - Financial Advice Association Australia

About Adam Metcalfe



Experience

Adam's goal is to provide purpose-driven guidance that empowers clients to achieve their financial aspirations. With a client-first approach, he is committed to understanding each individual's unique circumstances and delivering tailored solutions that make a meaningful difference.

Holding a Bachelor of Commerce (Economics and Finance), a Graduate Diploma of Financial Planning, and backed by extensive industry experience, Adam leverages his technical expertise to educate and support clients throughout their financial journey.

As a proud Novocastrian, Adam values balance and connection. Outside of work, he spends as much time as possible in the ocean and the natural environment, believing that engaging with his local community is key to living a fulfilled life—an ethos that energises his commitment to providing holistic, personalised advice.

Phone (02) 4907 7227
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Authorised representative number 1319147

How I Am Paid

I receive the following from our firm:

- Salary
- bonuses

Qualifications (Finance Related)

Bachelor of Commerce (Economics and Finance)
Graduate Diploma in Financial Planning

Professional Memberships

FAAA - Financial Advice Association Australia

About Sarah Slade



Experience

Sarah's financial planning adventure began in 2015 and she has been advising clients since 2018 (and at Prosperity since 2026).

Her experience in strategic holistic advice combined with a natural curiosity and love of meaningful conversations, mean that the that the value of her advice lies not only in achieving goals, but in building clarity, confidence and purpose throughout the journey.

She believes financial advice is a tool of empowerment. She sees her role as one of immense trust, that is educational and enlightening, sometimes challenges clients, and ultimately provides both tangible and intangible benefits whilst being injected with personality.

Energised by the breadth and variety of financial advice, Sarah has had the privilege of advising three generations within multiple families.

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Authorised representative number 1268837

How I Am Paid

I receive the following from our firm:

- Salary
- bonuses

Qualifications (Finance Related)

Bachelor of Commerce (Finance and Financial Planning)
Accredited Aged Care Professional™
CFP® - CERTIFIED FINANCIAL PLANNER® (FAAA)

Professional Memberships

FAAA - Financial Advice Association Australia

prosperity
wealth advisers

Your prosperity is our business.

Sydney | 02 8262 8700
Level 11, 309 Kent Street Sydney NSW 2000

Newcastle | 02 4907 7222
Level 6, 26 Honeysuckle Drive Newcastle NSW 2300

Brisbane City | 07 3007 1900
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