Gill & Co. ADVISORY

DONMONT CAPITAL

FINANCIAL SERVICES GUIDE

GILL AND CO ADVISORY PTY LTD
VERSION 2, 1 JUNE 2025

FSG PART 1

ABOUT THE FINANCIAL SERVICES GUIDE

This Financial Services Guide has been authorised for distribution by the authorising licensee:

Gill and Co Advisory Pty Ltd
ABN 39 668 498 735
Australian Financial Services Licence No. 551560 ('AFSL')
Business Address: 14 Derribong Crescent, Bangor NSW 2234

Postal Address: PO Box 711, Sutherland NSW 1499
Email: phillip@gillandcoadvisory.com.au
Website: www.gillandcoadvisory.com.au

This Financial Services Guide ("FSG" or the 'Guide') provides you with important information about Gill and Co Advisory Pty Ltd ('Gill and Co') and its Authorised Representatives, who will provide you with the financial services described in this Guide. It is designed to help you evaluate and make an informed decision about whether to use the financial services described in this Guide. We suggest you retain this Guide for your future reference. If any part of this Guide is not clear, please speak to your financial adviser.

References in this Guide to 'me', 'I', 'us', 'we' and/or 'our' should be read as either Gill and Co Advisory Pty Ltd or your 'Authorised Representatives' of Gill and Co Advisory Pty Ltd, as the context requires.

This Guide consists of two parts. Part 1 of this Guide contains important information about:
- the financial services we are authorised to provide;
- the process we follow to provide financial services;
- how we, and our associates, are paid;
- any arrangements which may influence us;
- how we protect your privacy; and
- who to contact if you have a complaint or if you are not satisfied with the services provided.

Part 2 of this Guide is an Adviser Profile and includes information on the services they are authorised to provide on behalf of Gill and Co Advisory Pty Ltd.

Not Independent
Gill and Co Advisory Pty Ltd and its Authorised Representatives receive commissions from life risk insurance products held by our clients. As such, we are neither independent, impartial, or unbiased as defined in Section 923A of the Corporations Act.

PART 1

Part 1 contains the following sections:

- Financial Services Guide (Section 1);
- Privacy Statement (Section 2); and
- Are you satisfied? (Section 3).

You must read each of these sections in conjunction with Part 2, which provides more detail to allow you to make an informed decision about whether to use the financial services we offer.

Together, these documents form the complete FSG which we, as Authorised Representatives, are required to provide.

ABOUT GILL AND CO ADVISORY PTY LTD

Gill and Co Advisory Pty Ltd was established in 2023 with the aim of providing sustainable professional licensee services to the advisory community.

Gill and Co holds an Australian Financial Services Licence ("AFSL") no. 551560, issued by the Australian Securities and Investments Commission (ASIC), that authorises us to provide financial services.

As the AFS Licensee, Gill and Co is responsible for the financial services we, or our representatives, provide to you.

SECTION 1 - FINANCIAL SERVICES GUIDE

WHAT OTHER INFORMATION SHOULD YOU CONSIDER BEFORE DECIDING WHETHER TO PROCEED WITH OUR RECOMMENDATIONS?

If you receive personal financial advice from our authorised representatives their recommendations will be documented in a Statement of Advice (SoA), or, in specific circumstances, a Record of Advice (RoA). These are important documents and ones you must read. The SOA confirms the discussions you have had with us, the recommendations we are making and the basis for those recommendations. These documents will also explain how those recommendations will work towards achieving your goals, any relevant fees received by us, and any associations with financial product providers.

When a financial product is recommended to you, you will be provided with a Product Disclosure Statement (PDS) or other disclosure document issued by the product provider. Among other things, the PDS contains information about the risks, benefits, features and fees payable in respect of the product. In combination, these documents will help you make an informed decision about whether to proceed with our recommendations.

WHO PROVIDES THE FINANCIAL SERVICES DESCRIBED IN THIS FSG?

Gill and Co authorises advice professionals to provide advice and services. These Authorised Representatives act for us, or on our behalf, when providing services to you, and we are responsible for their conduct and advice.

The people we have authorised to provide advice and services are listed on the Financial Adviser Register.

Part 2 of this Guide contains further details about your financial adviser including their experience, qualifications, and professional memberships.

WHO IS RESPONSIBLE FOR THOSE FINANCIAL SERVICES?

As Licensee, Gill and Co is responsible for the financial services provided to you and we do not act on behalf of any other person or licensee. Gill and Co is only responsible for the services provided by us.

The law requires Gill and Co to have arrangements in place to compensate certain persons for loss or damage they suffer from certain breaches of the Corporations Act by Gill and Co and/or its Authorised Representatives. Gill and Co has internal compensation arrangements as well as professional indemnity insurance that satisfy these requirements.

WHAT FINANCIAL SERVICES DO WE OFFER?

Gill and Co is licensed to provide financial product advice and to deal in a wide range of products including:

- Deposit products;
- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes including investor-directed portfolio services;
- Retirement savings account products;
- Securities (e.g. shares); and
- Superannuation products;

Some of the services our representatives can provide (unless otherwise stated in Part 2 of this Guide) are:

- Financial planning advice;
- Wealth accumulation advice;
- Superannuation advice, including self-managed superannuation funds;
- Redundancy advice;
- Retirement advice;
- Gearing strategies;
- Cash flow advice;
- Social security benefits advice;
- Life and disability insurance advice;
- Estate planning services (financial planning).

WHAT PRODUCTS ARE AVAILABLE?

Generally, our representatives can only provide advice in respect of those products contained on our Approved Product List ("APL"). The APL is a curated, researched and monitored list of the financial products that we have approved for use by our representatives. Our APL is broad, but it does not include every financial product available in Australia. If you require advice on a product that is not on our APL or wish to acquire a product that is not on our APL, your adviser can either apply for approval to deal with that product or decline to provide you with advice. Likewise, if your adviser reasonably believes that you require a financial product that is not on our APL, they can apply for approval to recommend that product. Your adviser is not required to tell you about products that are not on the APL, but they can provide you with a copy of our Approved Product List.

When providing personal advice to you, our advisers may only recommend a product to you if it's in your best interests to do so. They can only recommend a financial product to you if they consider it is appropriate and only after considering your objectives, financial situation and needs. Your adviser is not required to tell you about products that are not on the APL.

HOW DO WE ENSURE THAT THE PERSONAL ADVICE WE GIVE YOU SUITS YOUR NEEDS AND OBJECTIVES?

To ensure your adviser provides personal advice that is appropriate, your adviser first needs to understand your objectives, financial situation and needs. Your adviser will generally follow a step-by-step process as outlined below:

- They will meet with you for an initial consultation. During this meeting, we will discuss your expectations and provide you with details of the services they can offer.
- They will collect all the information they need from you, including your objectives, financial situation and needs. If you do not wish to provide the information we require, they will advise you of the possible consequences of not disclosing all of this information and the impact on the recommendations given. This may include not being able to provide advice on the subject matter you request.
- They will help you identify your goals and may discuss your attitude towards investment risk.
- They may consider strategies and areas such as income, social security, insurance, cash flow and estate planning requirements. Where they recommend a financial product, they will also conduct a reasonable investigation of the financial products that may be suitable to implement the strategies as part of the recommendations.
- Based on these and other considerations, they will prepare and present you with a written SoA, or in some cases depending on the circumstances, an RoA. They will explain in the SoA (or RoA) the basis for the advice, and any remuneration, benefits or associations which could have influenced the advice. Where they recommend financial products, they will also provide you with a PDS or other disclosure document containing information about each product recommended, to help you make an informed decision about whether to invest in or acquire that product.
- They will discuss our recommendations with you, make any changes you require and ask you whether you would like them to implement those recommendations on your behalf.
- If you agree, they will then implement those recommendations.
- They will meet with you periodically to review your financial circumstances if we agree to an ongoing advice service arrangement which includes a regular review component. If an ongoing advice service arrangement is entered into, this will be documented in your Ongoing Advice Service Arrangement Letter and/or SoA. Where you have entered into an ongoing fee arrangement, you will need to renew this consent annually for it to continue

They will also explain to you any significant risks of the financial products and strategies which they recommend to you. If you are unclear about the risks, do not hesitate to question us further.

In certain circumstances, they may not provide you with personal advice via a SoA or RoA, as outlined above. These circumstances may include:

- Where they provide you with only general advice, such as through seminars and newsletters;
- Further advice or verbal advice – if you previously received advice recorded in a SoA, any further personal advice provided by them may be recorded in a RoA. They will not necessarily provide you with a copy of the RoA unless you request it (see below).

WHAT DOCUMENTS DO YOU GET IF WE PROVIDE FURTHER ADVICE?

Where a further review is conducted and personal advice is provided, in some circumstances your adviser is not required to provide you with a SoA for this further advice. Where this is the case, if you have not already been provided with a RoA, you may request a copy of the RoA by contacting them (on any of the contact details set out in Part 2 of this Guide) for a period of seven years from when the further advice was first provided to you.

HOW CAN YOU INSTRUCT US?

You may specify how you would like to give instructions, for example, by phone or email using any of the contact details set out in Part 2 of this Guide. Alternatively, you may provide instructions to your adviser in person. Where instructions are provided by telephone, these must be confirmed in writing.

OTHER SERVICES

Our advisers may provide services other than financial planning services. For example, they may also act as your accountant or legal adviser or advise you on real estate investments or your finance needs. Where they provide these other services, you should understand that these other services are not provided on behalf of Gill and Co and we do not train, support or supervise the provision of these other services and has no responsibility in relation to these services.

Examples of the services which Gill and Co is not responsible for include:
- general insurance services (e.g. car insurance);
- real estate and direct property advice;
- taxation services, such as completion of tax returns;
- accounting and audit services;
- legal services;
- credit activities;
- consulting services; and
- administration and compliance of Self-Managed Superannuation Funds.

HOW ARE WE PAID FOR OUR SERVICES?

We, and our representatives may receive:
- fees paid by clients;
- commissions paid by product providers;
- other payments by product providers; and
- other benefits.

Fees and commissions are payable to Gill and Co who may pay up to 100% of any fees and commissions to us.

Details of any fees, commissions or other benefits that we, Gill and Co or other associated persons are entitled to receive, will be disclosed to you in your SoA or RoA when personal advice is given.

WHAT TYPE OF FEES, COMMISSIONS, PAYMENTS AND OTHER BENEFITS DO WE RECEIVE FOR OUR SERVICES?

If the fees, commissions or other benefits are not calculable at the time our representatives provide personal advice, they will describe how they are calculated at the time the advice is given or as soon as practicable after. If you receive general advice you may request particulars of the fees, commissions and other benefits that we may receive, within a reasonable time after this FSG is given
to you.

The types of fees, commissions and other benefits that may be received by us or our representatives include the following:

Service fees
Your adviser will discuss and agree on the fee structure with you before they provide you with services. The types of fees you can be charged are listed below. You may be charged a combination, or part of, any of these fees.

Fees for advice
You may be charged fees for the preparation, presentation and implementation of the advice provided to you. These fees will be based on your individual circumstances, the complexity involved in your situation and the time it takes to prepare personal financial advice for you. Your adviser will discuss these fees with you and gain your agreement on the fees before we provide you with advice.

Ongoing advice fees
Your adviser may charge a fee to provide ongoing portfolio reviews and/or for the provision of ongoing services.

This fee will be agreed upon with you and is either a set amount, or an amount based on the amount of funds under advice, and/or the time involved in reviewing your portfolio and circumstances.

Referral fees
Neither we, nor our representatives, receive referral fees for referring you to other service providers.

Payment methods
Fees are either invoiced to you directly, or deducted from your investments, or a combination of these methods.

Where it is debited from your investments it is normally referred to as the Adviser Service Fee.

In most instances, you will be able to select the method of payment that suits you best. Your adviser will discuss and agree on the method of payment with you before we provide you with services.

Commissions from Life Insurance Products

Initial and ongoing commissions from insurance providers may be received by Gill and Co. These commissions are paid to Gill and Co by the company that issues the product held or acquired by you, and they are included in what you pay for the product. The commissions vary and are based on the policy cost, which is the sum of the premiums you pay and may include other fees related to the product.

The initial commission is paid in the first year by the product issuer to Gill and Co. Ongoing commissions are payments paid by product issuers to Gill and Co in the years after the first year. These commissions may be passed on to your adviser.

If you initiate an increase to your cover, Gill and Co may receive an initial commission and ongoing commissions on the annual increase to your policy cost. The ongoing commission on a client-initiated increase is only paid in respect of the period that starts from the first anniversary of the increase.

If the initial commission is equal to the ongoing commissions (as a percentage of your policy cost), Gill and Co may receive up to 38.5% (excl. GST) of your annual policy cost. If the initial commission is higher than the ongoing commissions, the maximum commission that Gill and Co may receive is set out in the table below:

Date a new product is issued	Initial commission (% of annual policy cost or increase excl. GST)	Ongoing commission pa (% of annual policy cost or increase excl. GST)
Before 1 January 2018 or before 1 April 2018 when the application was received prior to 1 January 2018	0 – 140%	0 – 38.5%
1 January 2018 - 31 December 2018*	0 – 80%	0 – 20%
1 January 2019 - 31 December 2019*	0 – 70%	0 – 20%
From 1 January 2020*	0 – 60%	0 – 20%

**Gill and Co Advisory Pty Ltd may receive the pre-1 January 2018 commission rates above from the product issuer if:*

- *your policy was issued before 1 January 2018 and you exercise an option or apply for additional cover under your policy after 1 January 2018; or*
- *your policy was issued before 1 January 2018 and was replaced after 1 January 2018 to correct an administrative error.*

Example

Your adviser recommended an insurance product to you on 2 February 2019. The annual policy cost is $450. Gill and Co may receive up to $315 (70% excl. GST) as an initial commission and may pass up to $315 to us. Assuming the policy cost stays the same each year, Gill and Co may receive up to $90 pa (20% excl. GST) as an ongoing commission and may pass up to $90 pa to us. On 2 April 2019, you decided to increase your insurance cover. The cost of this increased cover is $100. The initial commission payable to Gill and Co in respect of this increase will be $70 (70% excl. GST) as the increase occurred in 2019. The ongoing commission payable to Gill and Co in respect of this increased policy cost will be $20 pa (20% excl. GST), payable in respect of the period starting from the first anniversary of the date on which you increased your insurance cover (i.e. 2 April 2020). These commissions may be passed onto us. On 2 April 2020, you decided to increase your insurance cover again. The cost of this increased cover is $100. The initial commission payable to Gill and Co in respect of this increase will be $60 (60% excl. GST). The ongoing commission payable to Gill and Co in respect of this increase will be $20 pa (20% excl. GST), payable in respect of the period starting from the first anniversary of the date on which you increased your insurance cover (i.e. 2 April 2021). These commissions may be passed onto us. You'll find details of how your insurance policy cost is calculated in the relevant PDS that we provide you. Where personal advice is provided to you, you'll also find details of the commission that Gill and Co and we are entitled to receive if you decide to purchase a life insurance product, in your SoA or RoA.

DOES GILL AND CO CHARGE ANY FEES?

Gill and Co will not charge you any additional fees. However, it may retain up to 100% of all fees and commissions generated by its Authorised Representatives.

OTHER BENEFITS

From time to time, we may accept alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit we receive which is valued at between $100 and $300 and other benefits that relate to information technology software or support provided by a product issuer or that relate to educational and training purposes.

WILL ANY OTHER PARTIES BENEFIT FROM THE FINANCIAL SERVICES OFFERED IN THIS FSG?

Gill and Co and its shareholders may benefit from remuneration paid in respect of the financial services offered in this FSG.

WHAT ARRANGEMENTS MAY INFLUENCE OUR ADVICE TO YOU?

Gill and Co's Approved Product List includes financial products from product providers not associated with Gill and Co. Gill and Co does not require its Authorised Representatives to recommend only certain products.

Any other relationships or associations we have that may influence our advice to you will be disclosed in Part 2 of this FSG.

WHAT FEES DO WE PAY TO SOMEONE WHO REFERS YOU TO US?

We do not pay referral fees to anyone who refers you to us.

SECTION 2 - PRIVACY STATEMENT

WHY WE COLLECT YOUR PERSONAL INFORMATION

We collect personal information, including sensitive information (e.g. health information), from you to provide you with services including financial advice.

We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, to prevent fraud, crime or other activity that may cause harm in relation to the particular products or services provided, and to help us run our business.

If you do not provide all the information we request, we may no longer be able to provide a product or service, including financial advice, to you.

COLLECTING AND DISCLOSING YOUR PERSONAL INFORMATION

We may disclose your personal information to anyone we engage to do something on our behalf such as a service provider, and other organisations that assist us with our business.

We may also disclose your personal information to third parties such as a complaints body to whom a complaint relating to a product or service is referred, your past and present employers, any party acquiring an interest in our business and anyone acting on your behalf.

We may also collect from the parties listed above any personal information they may hold about you that relates to our provision of financial advice.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

Gill and Co is also required, pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF Act) and its corresponding rules and regulations to implement certain client identification processes. We may be required to obtain information about you at the time of providing financial services to you, and from time to time in order to meet our legal obligations.

We have certain reporting obligations pursuant to the AML/CTF Act and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

SECTION 2 - PRIVACY STATEMENT

OTHER IMPORTANT INFORMATION

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available upon request, it covers:
- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Privacy Act 1988 (Cth), or a registered privacy code and how we will deal with your complaint; and;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

Where you have provided information about another individual, you must make them aware of that fact and the contents of this privacy statement.

We will use your personal information to contact you or send you information about other products and services offered by us or our preferred suppliers. If you do not wish to receive marketing communications from us, please contact us.

SECTION 3 - ARE YOU SATISIFIED?

Both Gill and Co, and our representatives endeavour to provide you with quality financial advice. If you have a complaint or concern about the service provided to you, we encourage you to take the following steps:

1.) Contact us first about your concern.

Writing to: Compliants Manager - Gill and Co Advisory Pty Ltd
PO Box 711, Sutherland NSW 1499.
Email: phillip@gillandcoadvisory.com.au

We will review your concerns and provide a full written response within 30 days of receipt of your complaint unless the matter is complex or circumstances beyond our control delay the management of your complaint. If this occurs, we will notify you within 30 days of the reason for the delay and provide you the option to escalate the matter to AFCA if you are dissatisfied. If you disagree with our final response to your complaint, you may also escalate your concerns to AFCA, at no cost to you. The contact details for AFCA are outlined below.

2.) If your concern is not resolved, or if you are not satisfied with the decision, you may contact the Australian Financial Complaints Authority (AFCA). Contact AFCA in the following ways:

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

3.) The Australian Securities & Investments Commission (ASIC) is Australia's corporate, markets and financial services regulator. ASIC contributes to maintaining Australia's economic reputation by ensuring that Australia's financial markets are fair and transparent and is supported by informed investors and consumers alike. ASIC seeks to protect consumers against misleading or deceptive and unconscionable conduct affecting all financial products and services. You may contact ASIC by:

Writing to: GPO Box 9827, Your Capital City

Or

Writing to: PO Box 4000, Gippsland Mail Centre, Victoria 3841

Website: www.asic.gov.au

Phone: 1300 300 630

SECTION 3 - ARE YOU SATISIFIED?

4.) The Financial Advice Association Australia (FAAA) is the peak professional body for financial planning in Australia. The FAAA provides the leadership and professional framework that enables members to deliver quality financial advice to their clients. All FAAA members are bound by professional, technical and ethical standards as provided in the FAAA Professional Code. The FAAA has effective and appropriate policies and procedures in place to assist you with your complaint and ultimately help protect consumers and those planners doing the right thing. You may contact the FAAA by:

Website: https://faaa.au/professionalism/complaints-for-consumers/
Phone: 1300 337 301
Email: professional.standards@faaa.au

Before you send your concern to any of these respective bodies, please contact them first to understand the process of lodging your concern with them.

ADVISER PROFILE

DONMONT CAPITAL PTY LTD
VERSION 1, 18 JULY 2026

FSG PART 2

The financial services offered in this Guide are provided by:

- Sonay Siper Authorised Representative No.1293868
- Jayme Witherdin Authorised Representative No. 1293586
- Sade Wallace Authorised Representative No.1270986
- Moby Adams Authorised Representative No. 1318390
- Tyler Martin Authorised Representative No. 1320172

Donmont Capital Pty Ltd ABN 71 661 778 212
Suite 13, Level 2, 146 Bundall Road, Bundall QLD 4217
Phone: 1300 054 461
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Gill and Co Advisory Pty Ltd ABN 39 668 498 735
Australian Financial Services Licence Number: 551560
14 Derribong Crescent, Bangor NSW 2234
Phone: 0411 777 007

ABOUT THE ADVISER PROFILE

We understand how important financial advice is and wish to thank you for considering engaging with Donmont Capital to assist you in identifying and achieving your financial goals and objectives.

To assist you in choosing a financial planner, our advisers are required to provide a Financial Services Guide - Part 1 and an Adviser Profile - Part 2, prior to providing any personalised financial advice, products and services.

These documents provide you with information regarding the financial planning advice process and charging model used by:

- Sonay Siper, Authorised Representative No. 1293868
- Jayme Witherdin, Authorised Representative No.1293586
- Sade Diandra Wallace (Sade Wallace), Authorised Representative No. 1270986
- Moby Robert Adams (Moby Adams), Authorised Representative No. 1318390
- Tyler Martin, Authorised Representative No. 1320172

of Gill and Co Advisory Pty Ltd (AFSL 551560) to ensure that you have sufficient information to confidently engage Sonay, Jayme, Sade, Moby and Tyler to prepare financial advice for you.

Sonay, Jayme, Sade, Moby and Tyler operate under Donmont Capital Pty Ltd, Corporate Authorised Representative No. 1302126.

If you have not yet received a copy of our Financial Services Guide - Part 1, please ask your Adviser for a copy or contact Gill and Co Advisory head office.

ABOUT OUR ORGANISATION

At Donmont Capital, we believe that financial planning is about much more than just numbers, it's about understanding our clients' unique needs, goals, and aspirations, and developing customised financial plans that align with their objectives. Our mission is to help our clients achieve their financial goals by developing customised financial plans and investment strategies that are tailored to their unique needs and circumstances.

We are committed to providing our clients with the highest level of service and expertise and we stay up to date with the latest industry trends and regulations to ensure that our clients receive the most relevant and reliable advice. We use the latest technology and tools to provide our clients with the most advanced and effective financial planning solutions.

When working with Donmont Capital, clients can expect a high level of service and support. If you're looking for a trustworthy financial planning firm that can help you achieve your financial goals, Donmont Capital is here to help. Contact us today to schedule a consultation and take the first step towards a brighter financial future.

OUR ADVICE TEAM

SONAY SIPER

MANAGING DIRECTOR & SENIOR FINANCIAL ADVISER

With over a decade of experience, Sonay specialises in sophisticated wealth, investment and retirement strategies. As Founder and Managing Director, he is committed to helping clients build long-term financial confidence.

JAYME WITHERDIN

SENIOR FINANCIAL ADVISER

Jayme specialises in making complex financial strategies simple, practical and easy to understand. She is passionate about building lasting relationships and helping clients make confident financial decisions.

SADE WALLACE

SENIOR FINANCIAL ADVISER

Sade is passionate about delivering personalised financial advice that empowers clients to achieve their goals. Her strong technical background and genuine care help clients feel supported at every stage of their financial journey.

OUR ADVICE TEAM

MOBY ADAMS

FINANCIAL ADVISER

Moby combines a strong technical foundation with a fresh, client-focused approach to financial advice. He is passionate about helping clients understand their options and build long-term financial confidence.

TYLER MARTIN

FINANCIAL ADVISER

Tyler brings a wealth of experience in client service and financial planning, providing clear, tailored advice for every stage of life. She is dedicated to helping clients achieve financial security with confidence and peace of mind.

DONMONT CAPITAL

JULY 18, 2026

ABOUT YOUR ADVISER - SONAY SIPER

Sonay Siper is the Founder and Managing Director of Donmont Capital, with more than a decade of experience helping individuals, families and business owners build, protect and grow their wealth. Driven by a passion for making quality financial advice more accessible, he established Donmont Capital to provide personalised advice built on genuine relationships, transparency and long-term client success.

Today, he specialises in sophisticated investments, retirement strategies and wealth management while leading Donmont Capital's team of advisers. Sonay is passionate about developing future advisers, fostering a culture of professionalism, education and client-first advice. Committed to continuous professional development, Sonay is currently completing his Master of Financial Planning.

Sonay believes great financial advice should be easy to understand. He simplifies complex financial strategies, giving clients the confidence to make informed decisions.

Every client has different goals and priorities. Whether planning for retirement, growing wealth, managing investments or protecting their family, Sonay develops tailored strategies aligned to what matters most.

His expertise spans superannuation, investments, retirement planning, wealth creation and personal risk management, with a focus on building long-term financial security through disciplined, evidence-based strategies.

For Sonay, financial advice is about more than numbers. His goal is to build lasting relationships and give every client the clarity, confidence and support to achieve what's most important to them.

Sonay's qualifications are as follows:
- Diploma of Business
- Diploma of Financial Planning
- Bachelor of Commerce (Finance)
- Graduate Diploma of Financial Planning
- Master of Financial Planning (currently completing)
- Registered Tax (Financial) Adviser
- AFP® – Associate Financial Planner

Sonay Siper
Authorised Representative No. **1293868**

Sonay Siper operates under Donmont Capital Pty Ltd,
Corporate Authorised Representative No. 1302126

Address: Suite 13, Level 2, 146 Bundall Road, Bundall QLD 4217
Postal: PO Box 4883, Gold Coast MC QLD 9726
Mobile: 0476 996 085
Email: sonay@donmont.com.au
Web: www.donmont.com.au

JULY 18, 2026

ABOUT YOUR ADVISER - JAYME WITHERDIN

Jayme Witherdin is a Senior Financial Adviser and Operations Manager at Donmont Capital with more than a decade of experience helping individuals, families and business owners make confident financial decisions and build long-term financial security.

Jayme believes great financial advice should be practical, personalised and easy to understand. She is passionate about simplifying complex financial strategies, ensuring every client understands not only the recommendations being made, but how they support their broader financial goals.

Her expertise spans superannuation, investment management, retirement planning, wealth creation and personal risk management. Whether helping clients prepare for retirement, grow their wealth or protect their family's future, Jayme develops tailored strategies designed around each client's unique circumstances and aspirations.

Beyond advising clients, Jayme plays an integral role in shaping Donmont Capital's advice framework, operational systems and adviser development, helping ensure every client receives a consistently high standard of advice and service. She is passionate about mentoring the next generation of financial advisers and has successfully guided one of Donmont Capital's provisional advisers through to becoming a fully qualified financial adviser. She continues to foster a culture of collaboration, continuous learning and professional excellence across the business.

For Jayme, financial advice is about more than numbers. She believes lasting relationships are built on trust, education and open communication, giving clients the confidence and clarity to make informed financial decisions at every stage of life.

Jayme’s qualifications are as follows:
- Bachelor of Commerce
- Bachelor of Business
- Registered Tax (Financial) Adviser
- AFP® – Associate Financial Planner

Jayme Witherdin
Authorised Representative No. **1293586**

Jayme Witherdin operates under Donmont Capital Pty Ltd, Corporate Authorised Representative No. 1302126

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Email: jayme@donmont.com.au
Web: www.donmont.com.au

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ABOUT YOUR ADVISER - SADE WALLACE

Sade Wallace is a Senior Financial Adviser at Donmont Capital who is passionate about helping individuals and families make informed financial decisions and achieve long-term financial confidence.

Sade believes financial advice should be personalised, easy to understand and centred around what matters most to each client. She takes the time to understand every client's unique goals, priorities and circumstances, empowering them with the knowledge and confidence to make informed decisions throughout every stage of life.

Her expertise spans superannuation, retirement planning, investment strategies and personal risk management. Whether helping clients grow their wealth, prepare for retirement or protect their family's financial future, Sade develops tailored strategies designed to support their long-term objectives.

Before becoming a Financial Adviser, Sade spent more than five years as a Paraplanner, working alongside advisers to develop comprehensive financial strategies and navigate complex advice scenarios. This experience has provided her with a strong technical foundation and a well-rounded understanding of the financial planning process, allowing her to deliver thoughtful, practical and client-focused advice.

For Sade, financial advice is about more than numbers. She values building long-term relationships based on trust, transparency and genuine care, helping clients feel supported and confident as their financial circumstances evolve.

Sade's qualifications are as follows:

- Graduate Diploma of Financial Planning
- Diploma of Financial Planning
- Advanced Diploma of Financial Planning
- AFP® – Associate Financial Planner

Sade Wallace
Authorised Representative No. **1270986**

Sade Wallace operates under Donmont Capital Pty Ltd,
Corporate Authorised Representative No. 1302126

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JULY 18, 2026

ABOUT YOUR ADVISER - MOBY ADAMS

Moby Adams is a Financial Adviser at Donmont Capital who is passionate about helping individuals and families make informed financial decisions and build long-term financial confidence.

After commencing his studies in Applied Financial Advice in 2023, Moby developed a strong interest in financial strategy, client education and long-term wealth management. He began his career with Donmont Capital as a Paraplanner, where he built a solid technical foundation by supporting experienced advisers in developing tailored financial strategies. He then successfully completed his Professional Year through Donmont Capital's adviser development program before becoming a fully qualified Financial Adviser, bringing both technical expertise and practical experience to every client relationship.

Moby believes great financial advice should be clear, practical and easy to understand. He is passionate about simplifying complex financial concepts, helping clients understand their options and make confident, informed decisions about their financial future.

His expertise spans superannuation, retirement planning, investment strategies and personal risk management. Moby takes a personalised approach to financial advice, recognising that every client has unique goals, priorities and circumstances. He works closely with each client to develop strategies that align with their individual needs and long-term aspirations.

Known for his honest, collaborative and thoughtful approach, Moby values building lasting relationships based on trust, transparency and genuine care. His goal is to provide every client with the clarity, confidence and ongoing support they need throughout every stage of their financial journey.

Moby’s qualifications are as follows:

- Bachelor of Applied Financial Advice
- AFP® – Associate Financial Planner

Moby Adams
Authorised Representative No. **1318390**

Moby Adams operates under Donmont Capital Pty Ltd,
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JULY 18, 2026

ABOUT YOUR ADVISER - TYLER MARTIN

Tyler Martin is a Financial Adviser at Donmont Capital with more than six years of experience in the financial services industry. Her background in client services and financial advice has given her a strong understanding of the financial planning process and a genuine passion for helping clients achieve their long-term goals.

After completing a Bachelor of Business in 2019, Tyler began her career supporting advisers and clients, developing a solid foundation in financial planning and wealth management. She later completed her Graduate Diploma of Financial Planning in 2024 before progressing into the role of Financial Adviser, combining technical expertise with a client-first approach.

Tyler believes financial advice should be personalised, practical and easy to understand. She works closely with clients to understand their individual goals, values and circumstances, providing tailored strategies that support long-term financial security and confidence.

Her expertise spans superannuation, investment management, retirement planning, wealth creation and personal risk management. Whether helping clients grow their wealth, prepare for retirement or navigate life's financial milestones, Tyler is committed to delivering clear, transparent and honest advice every step of the way.

Known for her genuine care, approachable nature and attention to detail, Tyler takes pride in building trusted, long-term relationships with her clients. Her goal is to provide the clarity, confidence and ongoing support clients need to make informed financial decisions and enjoy greater peace of mind.

Tyler’s qualifications are as follows:

- Graduate Diploma of Financial Planning
- Bachelor of Business
- AFP® – Associate Financial Planner

Tyler Martin
Authorised Representative No. **1320172**

Tyler Martin operates under Donmont Capital Pty Ltd,
Corporate Authorised Representative No. 1302126

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FINANCIAL SERVICES YOUR ADVISER PROVIDES

The financial services and products which Sonay, Jayme, Sade, Moby and Tyler can provide advice on comprise:

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

MARKETING SERVICES

Donmont Capital may undertake marketing activities to connect with individuals who may be seeking financial advice. These activities may include digital advertising, educational content, social media engagement, direct client enquiries, or referrals from existing clients and professional networks.

Donmont Capital's marketing activities are designed to create awareness of our services and provide individuals with an opportunity to speak with our advice team. Marketing staff do not provide personal financial advice, product recommendations, strategy recommendations, or make any assessment about whether financial advice is appropriate for a person.

Any initial marketing or client enquiry process is limited to general information gathering and arranging an opportunity for the individual to speak with an appropriately authorised representative of Donmont Capital.

All personal financial advice is provided by authorised representatives of Donmont Capital only. Before any advice is provided, the adviser will consider the client's personal circumstances, goals, objectives, financial position, needs, risk profile, and any relevant constraints.

Where advice is appropriate, Donmont Capital will prepare advice documentation that sets out the advice, the basis for the recommendations, relevant risks, alternatives considered, and all fees and costs payable by the client.

Donmont Capital does not charge clients a separate marketing fee. Any advice fees payable by the client will be clearly disclosed in the relevant advice documentation, including the Statement of Advice.

FEES AND PAYMENTS

Sonay, Jayme, Sade, Moby and Tyler are professional financial advisers employed by Donmont Capital. Our advisers are salaried employees and may also receive payment either by collecting a fee for service, receiving commissions, or a combination of both.

Fee for service - Fees are charged according to the work undertaken by your adviser and may be charged on an hourly basis or as a flat fee. A fee may be charged for the initial work in developing and implementing a strategy, as well as for ongoing monitoring and reviews.

Commission - Your adviser may receive upfront and ongoing commission for the personal insurance services they provide. Whilst there are a number of commission rates available, with effect from 1 January 2020, Life Insurance commissions are capped at 66% (including GST). Ongoing commission on Life Insurance is capped at 22% (including GST) on renewals.

Commissions are not an additional charge to you, they are paid by product providers for insurance policies.

Our fees and charges vary according to the scope and complexity of the advice required. The scope of the work and the fees charged for services are agreed with clients prior to commencing work.

As a guide your adviser advice fees are $440 per hour including GST.

The Statement of Advice provided to you by your adviser will clearly set out all fees, charges and commissions payable.