

Financial Services Guide

Part Two

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| Version | 3 |
| Issue date | 06 th March 2026 |
| Purpose of this FSG (Part Two) | <p>This Financial Services Guide (FSG) and its distribution is authorised by Finchley & Kent Pty Ltd ("Finchley & Kent").</p> <p>You have the right to ask us about our charges, the type of advice we will provide you, and what you can do if you have a complaint about our services.</p> <p>This FSG is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. The matters covered by the FSG include, who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures, along with how you can access them.</p> <p>It is intended that this FSG should assist you in determining whether to use any of the services by described in this document.</p> <p>It is Part Two of our FSG and it must be read in conjunction with Part One. Please retain both Part One and Part Two for your reference and any future dealings with Finchley & Kent.</p> |

Who will be providing the financial services to me?

Finchley & Kent conducts business through a network of financial Advisers who are appointed as Authorised Representatives under Finchley & Kent's AFSL.



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| Licensee | Finchley & Kent Pty Ltd |
| Australian Financial Services Licence No | 555169 |
| ABN | 50 673 291 079 |
| Business Address | Level 63, 25 Martin Place Sydney NSW 2000 |
| Phone | 1300 770 996 |
| Email | info@finchleyandkent.com.au |
| Website | finchleyandkent.com.au |

Glasshouse & Sky Financial Services Pty Ltd (“Glasshouse & Sky Financial Services”) is a Corporate Authorised Representative of Finchley & Kent and has been given permission to provide you with this FSG Part Two.



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| Corporate Authorised Representative | Glasshouse & Sky Financial Services Pty Ltd (“Glasshouse & Sky Financial Services”) |
| Corporate Authorised Representative No | 421337 |
| ABN | 47 156 671 877 |
| Business Address | 325-327 Forest Rd Bexley, NSW 2207 |
| Postal Address | PO Box 4231 Bexley North, NSW 2207 |
| Phone | 02 9597 7886 |
| Email | tax@stivactasassociates.com.au |
| Website | www.glasshousesky.com.au |

Who is my Adviser?

Your adviser is George Stivactas.

George is a Sub-Authorised Representative of Glasshouse & Sky Financial Services.

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|------------------------------|---------------------------------------|
| Authorised Representative No | 467391 |
| Business Address | 325-327 Forest Rd Bexley, NSW 2207 |
| Postal Address | PO Box 4231 Bexley North, NSW 2207 |
| Phone | 02 9597 7886 |
| Mobile | 0408 204 025 |
| Email | tax@stivactasassociates.com.au |

With a career spanning over 35 years, George Stivactas is a seasoned finance professional dedicated to guiding individuals, businesses, and organisations towards financial success.

George’s experience covers all facets of financial management, including accounting, taxation, SMSF, superannuation, business structuring, and strategic planning. Having worked with a diverse client base—from individuals, small business owners to large corporations—George is well-versed in delivering tailored advice that ensures compliance, growth, and peace of mind.

As Principal Accountant at Stivactas & Associates, George has been instrumental in managing client portfolios, overseeing tax obligations, and implementing innovative financial strategies. He is a Registered Tax Agent with deep knowledge of Australian tax law and an unwavering commitment to client service.

George is recognised for his leadership and mentorship, fostering the next generation of finance professionals and driving a culture of continuous improvement within his practice.

In addition to his accounting expertise, George is Director and Financial Adviser at Glass House & Sky Financial Services Pty Ltd, where he leads a team providing holistic financial planning, wealth creation, and risk management advice. He has also taken on responsibility for business strategy and operations at LoanLabs Capital Pty Ltd, ensuring seamless lending solutions.

George is committed to establishing enduring relationships and providing reliable financial services to both local clients and those across Australia.

Education and Qualifications

- Graduate Diploma of Financial Planning
- Diploma of Financial Planning
- Diploma In Accountancy

Professional Memberships

- Institute of Public Accountants (IPA)
- National Tax & Accountants Association
- Institute of Financial Professionals Australia

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

George can offer you the following services:

- Deposit and Payment Products (including Non-basic Deposit Products)
- Wealth Accumulation Strategies
- Managed Investments
- Securities
- Socially Responsible Investments
- Debt Management
- Guidance on Budgeting
- Business Succession Planning
- Salary Packaging
- Personal Risk Insurance
- Superannuation
- Pre-Retirement Strategies
- Transition to Retirement Strategies
- Centrelink and Veteran Affairs Planning
- Estate Planning Strategies

George is licensed to provide advice on, and deal in, the following financial products:

- Life Products (including Investment Life Insurance Products and Life Risk Insurance Products)
- Managed Investment Schemes (including IDPS)
- Retirement Savings Account Products
- Securities
- Superannuation (Including Self-Managed Superannuation Funds)

George is not authorised to advise and deal in relation to the following products:

- Government Debentures, Stocks or Bonds
- Margin Lending Facility (including Standard Margin Lending Facility)

George is unable to offer you advice or services regarding the financial products or services listed below under Finchley & Kent Australian Financial Services licence. We may have referral arrangements in place for a service or financial product listed below. Please inform us if you wish to receive advice in these areas and we will be happy to refer you to a suitably qualified adviser. It is important for you to understand that we do not endorse, recommend or accept responsibility for the services, strategies and/or products provided by external referral service providers.

- Mortgage Broking and Finance
- General Insurance
- Derivatives
- Real Estate
- Taxation and Accounting
- Legal Document Drafting
- Business Coaching

Conflict of Interest - Do we have any association or relationship with a Financial Product Provider?

As your Adviser, George does not have any relationships nor receive any conflicted remuneration that may influence the advice provided to you.

Please note that Property Investment, Tax Accounting, Mortgages & Finance are not considered to be financial products and are not covered under Finchley & Kent Pty Ltd's Australian Financial Services Licence.

Remuneration

Finchley & Kent will charge you a fee and/or receive commissions from the issuers of the products approved by Finchley & Kent and that we recommend, and you accept.

Glasshouse & Sky Financial Services is paid fees and commissions by Finchley & Kent. Glasshouse & Sky Financial Services will then pass on these fees and commissions to George Stivactas.

Fees for services paid by you

Initial Consultation:

No charge. Our initial consultation with you is an obligation-free service.

Preparation of a Statement of Advice:

between \$2,750 - \$7,700 (including GST).

Implementation Service:

between \$770 - \$3,850 (including GST).

Ongoing Service:

between \$2,750 - \$16,500 (including GST).

Other Costs:

On application. Additional services provided outside those mentioned above will attract a minimum fee of \$385 (including GST) per hour. Additional charges after the first hour will be at a rate of \$385 (including GST) or part thereof.

All fee for services will be agreed upon prior to providing advice or implementing any services.

Commission

Insurance products

The commission is factored into the annual premium and may range as follows:

- From 0% to 66% (including GST) of the initial premium.
- From 0% to 22% per annum (including GST) of the renewal premium.

Other remuneration information

Referral payments

Finchley & Kent may receive a referral fee for each client that utilises services of any referral partner.

Each provider's remuneration structure is different and is determined on a case by case basis. Before you enter into an arrangement with any of the above providers, we will provide you with a remuneration referral disclosure document outlining any financial benefits we may receive.

The exact amounts of any fees, commissions, or other incentives received by your adviser and Finchley & Kent will be included in any Statement of Advice that we will provide to you or disclosed orally or in writing at the time we provide any further advice.