


Financial Services Guide

Part Two

Version	1														
Issue date	1 st of May 2025														
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 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?	<p>Finchley & Kent conducts business through a network of financial Advisers who are appointed as Authorised Representatives under Finchley & Kent's AFSL.</p> <div> Finchley & Kent</div> <table><tr><td>Licensee</td><td>Finchley & Kent Pty Ltd</td></tr><tr><td>Australian Financial Services Licence No</td><td>555169</td></tr><tr><td>ABN</td><td>50 673 291 079</td></tr><tr><td>Business Address</td><td>Level 63, 25 Martin Place Sydney NSW 2000</td></tr><tr><td>Phone</td><td>1300 770 996</td></tr><tr><td>Email</td><td>info@finchleyandkent.com.au</td></tr><tr><td>Website</td><td>finchleyandkent.com.au</td></tr></table>	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
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Iron Financial Pty Ltd (“Iron Financial”) is a Corporate Authorised Representative of Finchley & Kent and has been given permission to provide you with this FSG Part Two.



Corporate Authorised Representative	Iron Financial Pty Ltd (“Iron Financial”)
Corporate Authorised Representative No	1307787
ABN	80 674 315 416
Business Address	3 Clunies Ross CT Eight Mile Plains QLD 4113
Postal Address	14 Verdun St Tingalpa QLD 4173
Phone	0458 246 652
Email	ian@ironfinancial.com.au
Website	https://ironfinancial.com.au/

Who is my Adviser?

Your adviser is Ian Bostock.

Ian is a Sub-Authorised Representative of Iron Financial.

Authorised Representative No	394752
Business Address	3 Clunies Ross CT Eight Mile Plains QLD 4113
Postal Address	14 Verdun St Tingalpa QLD 4173
Mobile	0458 246 652
Email	ian@ironfinancial.com.au

Education and Qualifications

- Advanced Diploma in Financial Planning
- Graduate Certificate in Financial Planning
- Bachelor of Business – Marketing & Economics

Professional Memberships

- FAAA (Financial Advice Association Australia)

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

Ian can offer you the following services:

- Wealth Accumulation Strategies
- Managed Investments
- Socially Responsible Investments
- Standard Margin Lending and Gearing
- Debt Management
- Guidance on Budgeting
- Business Succession Planning
- Salary Packaging
- Personal Risk Insurance
- Superannuation
- Self-Managed Superannuation Funds
- Pre-Retirement Strategies
- Transition to Retirement Strategies
- Centrelink and Veteran Affairs Planning
- Estate Planning Strategies

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

- 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
- Superannuation (including Self-Managed Superannuation Funds)
- Margin Lending Facility (including Standard Margin Lending Facility)

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

- Securities
- Margin Lending Facility (including Standard Margin Lending Facility)
- Aged Care Strategies

Ian 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, Ian does not have any relationships nor receive any conflicted remuneration that may influence the advice provided to you.

Ian Bostock and Francis Cueva are Directors of Iron Financial Pty Ltd and each owns a 50% shareholding of Iron Financial Pty Ltd (FWB Investments Pty Ltd atf I & M Bostock Family Trust 50% and FMC 4133 Family Trust 50%). Francis is also the sole Director of Icue Accounting Pty Ltd, which is a sister Accounting firm that Iron Financial works closely with. There is no remuneration arrangement between Iron financial Pty Ltd and Icue

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.

Iron Financial is paid fees and commissions by Finchley & Kent. Iron Financial will then pass on these fees and commissions to Ian Bostock.

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 \$3,950 - \$5,500 (including GST).

Implementation Service:

between \$1,100 - \$11,000 (including GST).

Ongoing Service:

between \$1,100 - \$11,000 (including GST).

Other Costs:

On application. Additional services provided outside those mentioned above will attract a minimum fee of \$660 (including GST) per hour. Additional charges after the first hour will be at a rate of \$660 (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.