Financial Services Guide

Part Two

Version	2
Issue date	21 August 2026

Purpose of this FSG (Part Two)

This Financial Services Guide (FSG) and its distribution is authorised by Finchley & Kent Pty Ltd ("Finchley & Kent").

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.

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.

It is intended that this FSG should assist you in determining whether to use any of the services described in this document.

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.**

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.

Finchley & Kent

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

JSK Wealth Solutions Pty Ltd ("JSK Wealth Solutions") is a Corporate Authorised Representative of Finchley & Kent and has been given permission to provide you with this FSG Part Two.

JSK WEALTH SOLUTIONS

Corporate Authorised Representative	JSK Wealth Solutions Pty Ltd ("JSK Wealth Solutions")
Corporate Authorised Representative No	345917
ABN	99 003 497 633
Business Address	Unit 64/5 Light Street, Griffith, ACT, 2603
Postal Address	
Phone	02 6243 5176
Email	sam@jsk.net.au
Website	www.jsk.net.au

Who is my Adviser?

Your adviser is Samuel Owen Kiley.

Sam is a Sub-Authorised Representative of JSK Wealth Solutions.

Authorised Representative No	1319603
Business Address	Unit 64/5 Light Street, Griffith, ACT, 2603
Postal Address	
Phone	02 6243 5176
Mobile	0447 622 020
Email	sam@jsk.net.au

Education and Qualifications

- Bachelor of Commerce (Financial Planning)

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

Sam can offer you the following services:

- 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

Sam 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
- Securities
- Superannuation

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

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

Sam 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, Sam 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.

JSK Wealth Solutions is paid fees and commissions by Finchley & Kent. JSK Wealth Solutions will then pass on these fees and commissions to Sam Kiley.

Fees for services paid by you

Initial Consultation:
$330 (including GST)

Preparation of a Statement of Advice:
between $1,100 - $5,500 (including GST).

Implementation Service:
between $1,100 - $11,000 (including GST).

Ongoing Service:
a flat dollar fee between $5,500 - $100,000 (including GST)
or
1.3% of amount invested (excluding GST)

Other Costs:
On application. Additional services provided outside those mentioned above will attract a minimum fee of $330 (including GST) per hour. Additional charges after the first hour will be at a rate of $330 (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.

Privacy Policy Confirmation

By receiving this Financial Services Guide and continuing to engage with our services, you acknowledge that you have read, or have had the opportunity to read, Finchley & Kent's Privacy Policy and, unless you notify your adviser or Finchley & Kent otherwise, you agree to the following:

I have read Finchley & Kent's Privacy Policy located at www.finchleyandkent.com.au.

I consent to you collecting Sensitive Information about me for the purposes of you providing services to me.

I consent to you sending my Personal Information to the recipients located outside Australia as described in the Privacy Policy.

I agree to receive information about your products, services or promotions.

By proceeding to use your services, I agree that I fully understand and agree to be bound by the terms and conditions contained in our Client Agreement. If I would like to clarify anything, I will contact you or consult an adviser.