Financial Services Guide (FSG)

EK Financial Group

This Financial Services Guide contains information that will help you decide whether to use the financial services we offer. It sets out:

- who we are and how to contact us
- the advice and services we provide
- information about the Licensee
- our fees and how we are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us

Not Independent

We may receive commissions from life insurance products we recommend. For these reasons, we are not considered independent, impartial, or unbiased.

Our contact details:

Address: Unit 206, 202 Jells Road, Wheelers Hill VIC 3156

Phone: (03) 9020 1888

Email: hello@ekfinancialgroup.com.au

Website: www.ekfinancialgroup.com.au

Date prepared: 30th September 2026, Version 1.2

Documents we may provide you

You will receive various documents as part of our financial planning process for each stage of your advice journey. We will provide these documents electronically to a nominated email address, you may also request documents be provided to you in hardcopy.

Statement of Advice (SoA) and Record of Advice (RoA)

When we provide personal advice, ordinarily this will be recorded and provided in a financial plan known as a Statement of Advice (SoA). The SoA contains a summary of your goals and the strategies and the financial products we may recommend achieving your goals. It also provides you with detailed information about product costs, associated fees and other benefits we and others will receive because of the advice we have provided.

If we provide you with further personal advice, it will be recorded in a Record of Advice (RoA). RoAs will be kept on record for seven years and you may request a copy of such records by contacting our office during that period.

PDS

If we recommend or arrange a financial product for you, we will provide you with a Product Disclosure Statement (PDS) or Investor Directed Portfolio Service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage that product.

You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

Other Documents

If you enter into an Ongoing Service Agreement with your adviser for a period greater than 12 months, a fee renewal consent (Consent) will be issued to you. The Consent will contain information about the services you will receive and the fees you will be charged for the upcoming 12 month period. The Consent seeks your permission to charge the fees and renew the ongoing service arrangement.

If we charge our advice fees from either a superannuation or an investment account we will also seek your consent to deduct fees from that account.

About the Licensee

EK Advice Solutions Pty Ltd
ABN 92 692 816 318
AFSL Number 700189
Address: Unit 206, 202 Jells Road, Wheelers Hill VIC 3150
Phone: (03) 9020 1888

About the Corporate Authorised Representative

Eddie Kane Pty Ltd t/as EK Financial Group
ABN 44 007 185 462
AR Number 248464
Address: Unit 206, 202 Jells Road, Wheelers Hill VIC 3150
Phone: (03) 9020 1888

This FSG has been prepared and provided with the authority of EK Advice Solutions.

Services We Offer

In providing advice and other services described in this FSG, we act on behalf of EK Advice Solutions Pty Ltd who is responsible for the services we provide.

We can provide you with personal and general advice about services and financial products below. We can also arrange for financial products to be issued without advice from us.

Individual advisers within our firm may not be qualified to provide advice in all the services and products noted below. Their individual profile guides will note any limitations to the advice they are qualified to provide. At all times we will ensure the appropriate adviser is available to you to provide advice consistent with your goals.

We can provide advice on:

- Investments strategies (strategic asset allocation and goals-based investing)
- Budget and cash flow management
- Debt management (including borrowing for personal purposes)
- Salary packaging
- Superannuation strategies and retirement planning
- Personal insurance
- Estate planning
- Centrelink and other government benefits
- Ongoing advice and services, including regular portfolio reviews
- Age care

We can arrange the following products and services:

- Deposit & Payment Products – Basic Deposit
- Government Debentures, Stocks or Bonds
- Investment Life Insurance Products
- Life Risk Insurance Products
- Managed Investment Schemes, including IPDS
- Retirement Savings Account Products
- Securities
- Superannuation
- Standard Margin Lending Facility

Approved Product List

EK Advice Solutions Pty Ltd maintains an approved products and services list ('APL') from various approved Australian and International providers.

EK Advice Solutions Pty Ltd] reviews these products to ensure they are competitive with similar products that address similar client needs and objectives. These products are researched. Generally, the products we recommend are on the APL. However, if it is appropriate for your needs we may, subject to EK Advice Solutions Pty Ltd approval, recommend other products.

You can obtain a copy of the APL upon request.

Providing us with instructions

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions via telephone, mail or email using the contact details provided in this Guide.

If the information provided is incomplete or inaccurate, the advice or services we provide may not be appropriate.

If at any time you wish to terminate your relationship with us, please contact us using the details provided in this Guide.

Tax implications of our advice

EK Advice Solutions Pty Ltd authorised representatives may be registered with ASIC as qualified tax relevant providers and authorised to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

Privacy Collection Statement

We are committed to protecting your privacy and outline below how we maintain the privacy of the information we collect about you.

As part of the advice journey, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to analyse your needs, objectives and financial situation, so our recommendations may not be appropriate or suitable for you.

We keep your personal information confidential and only use it in accordance with our privacy policy.

How you can make a compliant

If at any time are not satisfied with our services, the following will help you understand your options and find a resolution.

- Contact your adviser and tell them about your complaint.
- If your complaint is not satisfactory resolved within three business days, please contact EK Advice Solutions Pty Ltd complaint supervisor: Aaron Kane.
    - Phone (03) 9020 1888
    - Email aaron@ekfinancialgroup.com.au
    - In writing to:

Attention: Advice Complaint

EK Advice Solutions Pty Ltd
Unit 206, 202 Jells Road
Wheelers Hill VIC 3150 Australia

If you complaint has not been resolved satisfactory within 30 days, you may escalate your complaint to the relevant External Dispute Resolution Scheme.

Any issues relating to financial advice, investments, superannuation, insurance matters, or credit matters	**Australian Financial Complaints Authority (AFCA)** GPO Box 3, Melbourne VIC 3001 1800 931 678 www.afca.org.au info@afca.org.au
Any issue about your personal information	**The Privacy Commissioner** GPO Box 5218, Sydney NSW 2001 1300 363 992 privacy@privacy.gov.au

You may also contact the **Australian Securities & Investments Commission (ASIC)** on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

Professional indemnity insurance

EK Advice Solutions Pty Ltd maintains professional indemnity insurance to cover our services and the recommendations provided by your adviser that satisfies the requirements imposed by the *Corporations Act 2001*. The insurance also covers claims arising from the actions of former employees or representatives of EK Advice Solutions Pty Ltd, even where subsequent to these actions, they have ceased to be employed by or act for EK Advice Solutions Pty Ltd.

Our fees

The actual fee charged to you will depend on the nature of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed. The following section outlines the types of fees that may apply and are inclusive of GST.

Our agreed advice and service fees may include charges for:

- Initial consultation meetings
- Initial advice and implementation
- Ongoing/Annual advice and services
- Investment fees
- Hourly rate/Ad-hoc fees

We accept the following payment methods for our advice fees:

- Direct payment
- Credit card
- Deduction from your superannuation/investment account.

All fees and commissions will be paid directly to EK Advice Solutions Pty Ltd. They retain an amount (licensee fee) to cover the licensee costs and the balanced is passed to us. The amount is determined annually, based on a number of factors, including our business revenue and the number of advisers in the practice.

Fee type & Description (Financial Planning/Advice)
Initial or ad hoc fees • Starting from $5,500
Implementation Fee • Between 0.50% and 4.50%. For example, if your initial investment was $100,000, your fee will start from $500.
Transactions without our advice • From $385 per hour
Annual advice and service fees How often your financial strategy should be reviewed and the number of reviews in a 12-month period, will be agreed with you. We make it simple for you as we only offer **one (1) or two (2) advice reviews in a 12-month period.** The actual fee charged to you will depend on the nature of the advice or service we provide; how complex your situation is plus how much money we will be managing for you. We will discuss and agree the actual fees with you before we proceed. Annual advice and service **fees range from $4,500 to $66,000 per annum**. Details of the services and fees will be set out within the agreement.

Commissions
Insurance: **Initial commissions:** Up to 66% of the first year's premium for new policies implemented. **Ongoing commissions:** Up to 22% of the insurance premium each following year. **For example:** On insurance policies implemented, if your insurance premium was $1,000, we would receive an initial commission of up to $660. We would receive an ongoing commission of up to $220 pa.

Note: We may receive commissions on increases or additions to existing policies put in place before 2018 of up to 130%, and between 88% to 66% for policies written after that time.

Other costs

Other costs may apply in the process of providing our advice and services to you. We will agree all additional costs with you prior to incurring them.

Other benefits we may receive

In addition to the payments explained above we may receive other monetary and non-monetary benefits, support services or recognition from the Licensee to help us grow our business. These are not additional costs to you. They could include training, badging rights, technology and technology support, marketing, financing, events or other recognition we are eligible for. We may receive benefits from product issuers that may include non-monetary benefits that are valued at less than $300. We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.

Other business arrangements and interests

EK Lending Solutions Pty Ltd

EK Advice Solutions Pty Ltd has an association with EK Lending Solutions Pty Ltd, trading as EK Financial Group, a separate mortgage broking business. Aaron Kane is a director of EK Lending Solutions Pty Ltd.

Where appropriate, we may refer clients to EK Lending Solutions Pty Ltd for mortgage broking or lending services. Any referral is made solely for the convenience and benefit of clients who may require assistance in these areas.

EK Advice Solutions Pty Ltd and EK Lending Solutions Pty Ltd are separate entities and operate independently. No referral fees or referral commissions are paid between the businesses.

Separately managed accounts (SMA)

A separately managed account (SMA) is an account where a responsible entity, based on advice from a professional

investment manager, can make investment decisions on a client's portfolio and transact on those decisions without requiring the client's express consent each time. This means the responsible entity is responsible for the discretionary management of the client's investment portfolio.

We distribute the Weinberg Private series managed accounts, which is/are administered by MyNorth and HUB24.

The responsible entity appoints a professional investment manager to advise on the SMA portfolio's management. The responsible entity makes all investment decisions relating to the SMA portfolios.

We are not the investment manager.

For more information about how the product works and the roles and responsibilities of the key parties, please refer to the Weinberg Private PDS which we provide to you if we recommend the SMA product to you.

Fees

Other than the fees disclosed under 'Our Fees' above, EK Advice Solutions and your adviser do not receive any other remuneration in relation to Weinberg Private managed accounts.

Note

If you are no longer our client, the responsible entity may have the discretion to move your investments out of the Weinberg Private managed accounts.

ABNs and Australian financial services licences (AFLS)

Responsible entity	NMMT Limited ABN 42 058 835 573, AFSL 234653
Investment manager	Elston Asset Management Pty Ltd ABN 37 150 161 765, Corporate Austhorised Representative, CAR 427434 of EP Financial Services Pty Ltd ABN 52 130 772 495, AFSL 325252

Responsible entity	Ironbark Asset Management Limited ABN 63 116 232 154, AFSL 298626
Investment manager	Elston Asset Management Pty Ltd ABN 37 150 161 765, Corporate Austhorised Representative, CAR 427434 of EP Financial Services Pty Ltd ABN 52 130 772 495, AFSL 325252

Financial Adviser Profiles

About Aaron Edward Kane

Aaron Edward Kane is an Authorised Representative (AR number 285094) of the Licensee.

Experience

Aaron has been a qualified Financial Adviser with AMP Financial Planning since 2007 and an Accredited Mortgage Consultant since 2008.

In 2008 as a 2nd year financial adviser, Aaron was recognised by AMP and was awarded AMP's "New Planner of the Year Award" for Victoria. Also in 2013 Aaron was a national finalist in the Money Management "Young Achiever of the Year Award," this was open to all financial professionals under 35 years of age Australia wide. In 2017 Aaron was awarded AMP's "Financial Adviser of the Year" for Victoria and top 3 Nationally.

2022 was a big year for Aaron as he and the business were awarded two (2) ASTRIUM awards with AMP, "Continuous Improvement" and "Practice of the Year (medium size firm)." These ASTRIUM awards were open to all practices across 3 licensees (AMP, Hillross and Charter).

Aaron has been awarded the FS Power 50 "50 Most Influential Advisers in Australia" three years in a row, 2023, 2024 & 2025.

Qualifications

Advanced Diploma of Mortgage Broking Management
Bachelor of Business (Financial Planning)

Contact details

Address	Unit 206, 202 Jells Road, Wheelers Hill VIC 3150
Phone	(03) 9020 1888
Email	aaron@ekfinancialgroup.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Self-managed super funds

I am also an Accredited Mortgage Consultant. I am authorised to provide mortgage and finance broking activities, including advising and assisting you to implement loan products and consumer leases.

How am I paid?

- Salary
- Dividends

Based on the above, the following my remuneration details:

- I am a director and shareholder of Eddie Kane Pty Ltd and as such receive a salary plus dividends from Eddie Kane Pty Ltd.

My other business activities and relationships

In addition to providing the services in this guide, I have a relationship with EK Advice Solutions Pty Ltd, EK Lending Solutions Pty Ltd and Weinberg Private Pty Ltd.

I control a percentage of the equity interests in the business providing the services listed above. As a result, I will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.

About Zachary Peter Drysdale

Zachary Peter Drysdale is an Authorised Representative (AR number 1270684) of the Licensee.

Experience

Zac joined the Financial Services industry in 2017 with EK Financial Group. He found a passion for Financial Planning while he was studying his Bachelor of Property and Real Estate as he decided to take a turn from Real Estate to Finance. Zac completed his Bachelor in 2018 with a Finance major at Deakin University.

Zac has been Aaron's Associate Adviser so he has been working closely on client strategies and learning about compliance and how to help people achieve their financial goals.

Zac is now working with his own clients and excited to help more and more people.

Qualifications

Bachelor of Property and Real Estate (Financial Management)

Contact details

Address	Unit 206, 202 Jells Road, Wheelers Hill VIC 3150
Phone	(03) 9020 1888
Email	zac@ekfinancialgroup.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

How am I paid?

- Salary
- Bonus

Based on the above, the following contains my remuneration details:

- I am an employee of Eddie Kane Pty Ltd and as such receive a salary and potential bonus form EK Financial Group. Any bonus is determined based on a range of performance criteria which are primarily qualitative in nature, such as adherence to compliance and professional standards, quality of advice, client service, and professional development.