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Financial Services Guide

A guide to our services

This document should be read in conjunction with your Adviser's profile.

Primestock Wealth Management Pty Ltd
ACN 087 388 476 | AFSL 240277

Purpose of this Financial Services Guide

This Financial Services Guide (FSG) aims to help you make an informed decision whether to use our services and contains information about:

- Who we are
- The services we offer you
- How we are remunerated for our services
- How we handle any complaints you may have

About Primestock Wealth Management Pty Ltd and Prime Financial Group Ltd

Primestock Wealth Management Pty Ltd (Primestock Wealth) holds an Australian Financial Services Licence (240277) and is part of Prime Financial Group Ltd (Prime), an ASX listed integrated wealth management firm for business owners and family groups.

Our Advisers are authorised representatives and provide financial services on our behalf. The distribution of this FSG is authorised by Primestock Wealth.

Not Independent

We are not able to refer to ourselves or our advice as 'independent', 'impartial' or 'unbiased' because:

- we receive commissions on the sale of life risk insurance products that are not rebated in full to clients;
- we have referral arrangements in place with accounting firms;
- we may recommend separately managed accounts managed by Primestock;
- our advisers have interests in financial products that may also be recommended to our wholesale clients;
- we receive fees in respect of our wholesale clients that may constitute conflicts of interest; and
- we operate a limited approved product list with respect to the products our advisers recommend.

Our Services

Primestock Wealth is authorised to provide financial advice about and deal in the following financial products:

- Securities;
- Managed investment schemes, including investor directed portfolio services;
- Deposit products;
- Life insurance;
- Derivatives;
- Government debentures, stocks or bonds;
- Standard Margin Lending;
- Retirement savings accounts; and
- Superannuation including Self-Managed Super Funds.

Your adviser is an Authorised representative of Primestock Wealth. Primestock Wealth is responsible for the financial services provided to you by its representatives and for ensuring you receive appropriate strategic advice, service and product based on your needs. Authorised Representatives of Primestock Wealth are required to act in your best interests at all times.

Additional information about your Adviser and what services they have been authorised to provide advice on can be found in their Adviser Profile.

What other documents will we give you?

We may give you other documents when we provide our services. These will include:

Statement of Advice

When we provide you with personal advice, we will give you a Statement of Advice (SoA). This will confirm the advice we have given and explain our fees for giving advice and arranging the financial products we have recommended.

Further advice to you will be documented in a new SoA or in certain circumstances this will be recorded using a Record of Advice (RoA). You can request a copy of the RoA by contacting us within a period of seven years from the date the advice was provided.

When you instruct us to place business on your behalf, you can expect to receive an Execution Only letter.

Product Disclosure Statement

If we recommend a financial product to you, we will also provide you with a Product Disclosure Statement containing information about the product such as its features and risks.

Consent to enter Ongoing Fee Arrangement (OFA) and Consent to Renew OFA

If you engage us to provide ongoing review and advice services, we will provide you with an OFA". This agreement details the ongoing services you will receive and the ongoing fees that you direct us to receive.

Prior to the expiration of your agreement with us, we will provide you with a Consent to Renew OFA form to extend the ongoing services you receive and the ongoing fees that you direct us to receive.

What products will my Adviser recommend?

Primestock Wealth undertakes due diligence on our products and service providers and also use external research providers to select a range of offerings for our clients. While other products and services may also be suitable to your needs, your Adviser will generally only provide advice on products and services that are listed on Primestock Wealth's Approved Product List (APL).

The APL contains both financial products issued by providers external to Prime and products offered within the group. All products must meet our rigorous selection criteria and approval process to be listed on our APL.

Depending on your objectives, financial situation and needs, your Adviser may need to recommend a financial product that is not on our APL. If this happens, any product that your Adviser may recommend needs to meet our selection criteria and approval process.

Important associations

Primestock Securities Ltd (Primestock) is a related body corporate of Primestock Wealth. Primestock has established joint ventures with accounting firms to provide financial services to their clients. These firms or partner shareholders receive dividends in accordance with their shareholding in the joint venture company.

How are we remunerated for our services?

The fees or other costs that your Adviser may charge for services provided or products recommended, depends on the nature and complexity of your situation and the advice that is provided. The fees and charges for our advice and service may be based on a dollar amount, an hourly rate, a percentage of funds, value-based pricing or a combination of these, which will be fully disclosed to you in any Statement of Advice or Record of Advice we provide to you.

Strategic Advice

Where we charge based on the time required to prepare your advice, it will be based on an hourly rate between $220 - $495 including GST.

Where we charge a fixed fee, we charge a minimum fee of $4,400 including GST. There may be separate associated fees with our recommendations in the form of Trust Deeds, ATO levies, ASIC company fees, etc. These may be incorporated in our flat fee and disbursed to related providers or alternatively these may be charged separately.

Once we understand the scope of advice you seek, we will provide you with an estimate before providing the advice.

Implementation & Transaction Fee

Implementation & Transaction Fee If you instruct us to implement our strategic advice, we may charge up to 1.65% including GST of the funds we invest on your behalf.

For any ASX listed securities or managed investments we trade on your behalf, there may be a minimum charge of $110 per trade including GST. This includes the fees of the stockbroker.

Ongoing Service Program

If you ask us to provide ongoing review and advice services, we may charge up to 1.65% p.a. of funds that we review and manage for you. For example, if we charge you 1.65%, the annual fee on a portfolio of $800,000 would be $13,200 including GST.

Please note that our minimum ongoing service fee is $7,920 including GST.

This fee will vary according to the size and complexity of your portfolio and the services you ask us to provide to you. We will confirm this fee with you when you engage us to provide ongoing services.

We may charge for any additional services outside your ongoing service program at an hourly rate of between $220 - $495 including GST.

Insurance Advice

If we arrange life insurance for you, we will receive commission from the insurer with whom we place your insurance. The amount will vary depending upon the type of insurance and can be between 0% and 66% of the first year's premium (excluding taxes and statutory charges).

We will also receive an ongoing commission from the insurer during the life of your policy and these can be between 0% and 22% of the premium (excluding taxes and statutory charges). These commissions are included in the premium for the policy.

Other

We may also receive the following additional remuneration, which is paid by the product providers:

- Stamping fees on initial public offerings and issue of hybrid securities, subordinated notes or similar like securities.

How is my adviser paid?

At Primestock Wealth, we have salaried employees and contractors as our Authorised Representatives.

If your Adviser is a salaried employee or contractor, they will receive an annual salary or payment and may be eligible to receive up to 20% of that payment as a bonus. This can be paid as a short-term or long-term incentive or a combination of both.

The bonus incentives an Adviser can receive are based on both financial and non-financial standards set by the firm which include client servicing, training and compliance.

Please refer to the Adviser Profile for further details on how your Adviser is paid.

How can I give you instructions?

You can contact us in person, by phone, fax, text or email. For some matters, we can only implement your wishes if you provide written instructions. We will always tell you if this is needed.

It is important that you provide us with complete and accurate information about your circumstances and you take the time to check any assumptions we make and the basis for our advice. If you don't, our advice may not be appropriate for your needs.

Naturally, your circumstances may change over time. When this happens, our initial advice and recommendations may no longer be appropriate for you. We can periodically review your financial position, personal circumstances, financial goals and investment strategies to decide whether those strategies and goals and the financial products you hold continue to be appropriate for you. Or, you can contact us for a review when your circumstances change.

Professional indemnity insurance

Primestock Wealth holds professional indemnity insurance in respect of all of the financial services we provide. This insurance meets the requirements of the Corporations Act and covers the services provided by our Advisers after they cease working with us, provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.

What should I do if I have a complaint?

If you have a complaint or are not satisfied with the advice or services provided to you, you should contact your Adviser in the first instance and discuss your concerns with them. Most complaints can be resolved quickly and fairly at this stage.

If your complaint has not been resolved within five (5) business days to your satisfaction, you can lodge a complaint with our Complaints Officer on 1800 064 959. We may ask you to put your complaint in writing. We will try and resolve your complaint quickly and fairly within 30 days. If you still do not receive a satisfactory outcome or we do not respond to you within 30 days after you make the initial complaint to us, you have the right to complain to the Australian Financial Complaints Authority (AFCA) at the following address:

A GPO Box 3, Melbourne VIC 3001
P 1800 931 678 | **F** 03 9613 6399
E info@afca.org.au | **W** www.afca.org.au

You may only contact AFCA once you have followed the above procedure.

Our privacy policy

We collect and verify information about you to ensure that we provide the products and services most appropriate to your needs and to make certain that we comply with our legal obligations.

If you fail to provide us with the required information, or if you provide us with incomplete, or inaccurate information we may not be able to provide you with the products or services you are seeking within the time periods contemplated. The protection of your personal information is something we take very seriously.

To obtain a copy of our privacy policy please visit www.primefinancial.com.au or contact our Client Services team on 1800 064 959.

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Prime Financial Group Ltd



Mark Johnson

Chairman Of The Investment Committee
Partner - Private Client Adviser

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E markj@primefinancial.com.au

Qualifications & Designations

- Graduate Diploma of Financial Planning
- Kaplan Professional Education Course in Self Managed Superannuation Funds

Expertise

Mark is authorised to deal in the following financial products:

- ✓ Basic and non-basic deposit products
- ✓ Derivatives
- ✓ Government debentures, stocks or bonds
- ✓ Interests in managed investment schemes, including IDPS
- ✓ Retirement savings accounts
- ✓ Superannuation
- ✓ Securities
- ✓ Standard Margin Lending

Prime Financial Group

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Prime Financial Group

The Financial Advisory services referred to in this profile are offered by Mark Johnson, Authorised Representative No. 333681. Mark is an authorised representative of Primestock Wealth Management Pty Ltd (Primestock Wealth), AFSL 240277 | ACN 087 388 476. Updated March 2026.

About Mark

Mark has advised clients in the Financial Services industry for over 23 years. He started his career with Citibank, working in the mortgages division and then moved into Stockbroking, where he spent several years advising clients in building wealth by investing quality Blue Chip shares.

Mark has spent the last 15 years with Primestock Securities Ltd assisting clients to implement tax effective strategies aimed at increasing and maintaining their wealth. Mark is a qualified financial adviser and has strong knowledge of Self Managed Superannuation Funds.

Mark is a salaried employee and is eligible to receive up to 20% of his base level remuneration in both short-term and long-term bonus incentives. This is on the basis that Mark meets the objectives set by Primestock Securities which include client services standards, training and compliance, in addition to any financial targets.

Advisory Services

Our financial services are personalised to our clients' needs. We can provide a total financial solution, or alternatively advice can be limited to a particular service or situation, including:

- ✓ Financial & Retirement Planning
- ✓ Wealth Creation, Accumulation & Consolidation
- ✓ Retirement Planning Strategies
- ✓ Investment Advice
- ✓ Life Insurance
- ✓ Superannuation Advice including Self Managed Superannuation Fund (SMSF)
- ✓ Wills & Estate Planning
- ✓ Business Succession Planning
- ✓ Asset Protection
- ✓ Lending & Finance

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Marcus Ainger CFP®

Partner – Private Client Adviser

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Qualifications & Designations

- Certified Financial Planner ®
- Bachelor of Business (Banking & Finance)
- Graduate Diploma of Financial Planning
- Financial Essentials Course in Self Managed Superannuation Funds

Expertise

Marcus is authorised to deal in the following financial products:

- ✓ Basic and non-basic deposit products
- ✓ Derivatives
- ✓ Government debentures, stocks or bonds
- ✓ Life products
- ✓ Interests in managed investment schemes, including IDPS
- ✓ Retirement savings accounts
- ✓ Superannuation
- ✓ Securities
- ✓ Standard Margin Lending

Prime Financial Group

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Prime Financial Group

The Financial Advisory services referred to in this profile are offered by Marcus Ainger, Authorised Representative No. 327234. Marcus is an authorised representative of Primestock Wealth Management Pty Ltd (Primestock Wealth), AFSL 240277 | ACN 087 388 476. Updated March 2026.

About Marcus

Marcus is a Senior Adviser with significant experience in the banking and wealth industry, previously working at St George Bank and Bank of Melbourne. During this time, he was awarded "Advisor of the Year" in 2009 and 2014.

Marcus works primarily with high net worth individuals and business owners, advising on wealth management, asset protection, superannuation and investments. He has an outstanding knowledge of superannuation as well as associated tax and estate planning issues.

Marcus brings a dynamic and exuberant approach to all client matters. He has a strong commitment to ongoing knowledge and continually strives for the best possible results for clients in an ever changing market.

Marcus is a salaried employee and is eligible to receive up to 20% of his base level remuneration in both short-term and long-term bonus incentives. This is on the basis that Marcus meets the objectives set by Primestock Securities which include client services standards, training and compliance, in addition to any financial targets.

Advisory Services

Our financial services are personalised to our clients' needs. We can provide a total financial solution, or alternatively advice can be limited to a particular service or situation, including:

- ✓ Financial & Retirement Planning
- ✓ Wealth Creation, Accumulation & Consolidation
- ✓ Retirement Planning Strategies
- ✓ Investment Advice
- ✓ Life Insurance
- ✓ Superannuation Advice including Self Managed Superannuation Fund (SMSF)
- ✓ Wills & Estate Planning
- ✓ Business Succession Planning
- ✓ Asset Protection
- ✓ Lending & Finance

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Dylan Cresswell CFP®

Partner - Private Client Adviser

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E dylanc@primefinancial.com.au

Qualifications & Designations

- Certified Financial Planner®
- Bachelor of Business (Accounting)
- Advanced Diploma of Financial Services
- Kaplan Professional Education Course in Self Managed Superannuation Funds

Expertise

Dylan is authorised to deal in the following financial products:

- ✓ Basic and non-basic deposit products
- ✓ Derivatives
- ✓ Government debentures, stocks or bonds
- ✓ Life products
- ✓ Interests in managed investment schemes, including IDPS
- ✓ Retirement savings accounts
- ✓ Superannuation
- ✓ Securities
- ✓ Standard Margin Lending

Prime Financial Group

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Prime Financial Group

The Financial Advisory services referred to in this profile are offered by Dylan Cresswell, Authorised Representative No. 312219. Dylan is an authorised representative of Primestock Wealth Management Pty Ltd (Primestock Wealth), AFSL 240277 | ACN 087 388 476. Updated March 2026.

About Dylan

Starting his career in Financial Services in 2005, Dylan has built up an extensive knowledge of Self Managed Superannuation Funds, investment and personal protection strategies.

Dylan has advised High Net Worth clients of Boutique advisory businesses, Commonwealth Financial Planning and more recently he spent five years with Grant Thornton Australia.

Dylan's experience and extensive qualifications ensure he is well placed to work with clients of varying needs, helping them to achieve their financial goals.

Dylan is a salaried employee and is eligible to receive up to 20% of his base level remuneration in both short-term and long-term bonus incentives. This is on the basis that Dylan meets the objectives set by Primestock Securities which include client services standards, training and compliance, in addition to any financial targets.

Advisory Services

Our financial services are personalised to our clients' needs. We can provide a total financial solution, or alternatively advice can be limited to a particular service or situation, including:

- ✓ Financial & Retirement Planning
- ✓ Wealth Creation, Accumulation & Consolidation
- ✓ Retirement Planning Strategies
- ✓ Investment Advice
- ✓ Life Insurance
- ✓ Superannuation Advice including Self Managed Superannuation Fund (SMSF)
- ✓ Wills & Estate Planning
- ✓ Business Succession Planning
- ✓ Asset Protection
- ✓ Lending & Finance

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Brent Quinn

Director – Private Client Adviser

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E brentq@primefinancial.com.au

Qualifications & Designations

- Bachelor of Business
- Diploma of Financial Services (Financial Planning)
- Kaplan Professional Education in Self Managed Superannuation Funds
- Graduate Dimploma of Financial Planning

Expertise

Brent is authorised to deal in the following financial products:

- ✓ Basic and non-basic deposit products
- ✓ Derivatives
- ✓ Government debentures, stocks or bonds
- ✓ Life products
- ✓ Interests in managed investment schemes, including IDPS
- ✓ Retirement savings accounts
- ✓ Superannuation
- ✓ Securities

Prime Financial Group

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Prime Financial Group

The Financial Advisory services referred to in this profile are offered by Brent Quinn, Authorised Representative No. 387038. Brent is an authorised representative of Primestock Wealth Management Pty Ltd (Primestock Wealth), AFSL 240277 | ACN 087 388 476. Updated March 2026.

About Brent

Brent has had experience working with the Accounting and Financial Services sectors since 2001. Brent commenced his career in the United Kingdom working in Corporate Recovery and Insolvency. Upon returning to Australia, Brent spent some time running his own business before joining Prime Financial Group Ltd as Private Client Adviser in 2010.

Since joining Prime Financial Group Ltd, Brent has developed a focus on investment management and strategic advice to high net worth individuals and business owners. Brent has specific expertise in asset protection, superannuation and investments whilst also being a member of the Private Client Team who specialises in advice to SMSF's.

Brent is a salaried employee and is eligible to receive up to 20% of his base level remuneration in both short-term and long-term bonus incentives. This is on the basis that Brent meets the objectives set by Primestock which include client services standards, training and compliance, in addition to any financial targets.

Advisory Services

Our financial services are personalised to our clients' needs. We can provide a total financial solution, or alternatively advice can be limited to a particular service or situation, including:

- ✓ Financial & Retirement Planning
- ✓ Wealth Creation, Accumulation & Consolidation
- ✓ Retirement Planning Strategies
- ✓ Investment Advice
- ✓ Life Insurance
- ✓ Superannuation Advice including Self Managed Superannuation Fund (SMSF)
- ✓ Wills & Estate Planning
- ✓ Business Succession Planning
- ✓ Asset Protection
- ✓ Lending & Finance

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Jarrod Rodda CFP®

Private Client Adviser

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E jarrodr@primefinancial.com.au

Qualifications & Designations

- Master of Financial Planning
- Certified Financial Planner®
- Bachelor of Commerce (Financial Planning, Accounting & Finance)
- Diploma of Financial Planning
- Kaplan Professional Education
- Course in Self Managed Super Funds

Expertise

Jarrod is authorised to deal in the following financial products:

- ✓ Basic and non-basic deposit products
- ✓ Derivatives
- ✓ Government debentures, stocks or bonds
- ✓ Life products
- ✓ Interests in managed investment schemes, including IDPS
- ✓ Retirement savings accounts
- ✓ Superannuation
- ✓ Securities
- ✓ Standard Margin Lending

Prime Financial Group

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Prime Financial Group

The Financial Advisory services referred to in this profile are offered by Jarrod Rodda, Authorised Representative No. 1263612. Jarrod is an authorised representative of Primestock Wealth Management Pty Ltd (Primestock Wealth), AFSL 240277 | ACN 087 388 476. Updated March 2026.

About Jarrod

Jarrod joined Prime back in 2015 and is a Private Client Adviser. He enjoys working with his clients, advising them on areas including wealth management, asset protection, investment and superannuation strategies.

Jarrod followed his passion for comprehensive strategic and investment advice by pursuing further study, completing his Master of Financial Planning whilst also earning his Certified Financial Planner® certification in 2022.

Jarrod's experience and qualifications ensure he is well equipped to help clients meet their financial goals both now and as their situation progresses into the future.

Jarrod is a salaried employee and is eligible to receive up to 20% of his base level remuneration in both short-term and long-term incentives. This is on the basis that Jarrod meets the objectives set by Primestock Securities which includes client services standards, training and compliance, in addition to any financial targets.

Advisory Services

Our financial services are personalised to our clients' needs. We can provide a total financial solution, or alternatively advice can be limited to a particular service or situation, including:

- ✓ Financial & Retirement Planning
- ✓ Wealth Creation, Accumulation & Consolidation
- ✓ Retirement Planning Strategies
- ✓ Investment Advice
- ✓ Life Insurance
- ✓ Superannuation Advice including Self Managed Superannuation Fund (SMSF)
- ✓ Wills & Estate Planning
- ✓ Business Succession Planning
- ✓ Asset Protection
- ✓ Lending & Finance

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Gina McIntosh

Private Client Adviser

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Qualifications & Designations

- Graduate Diploma of Financial Planning
- FASEA Certified
- Justice of the Peace
- Margin Lending Accreditation
- Certificate in Applied Self Managed Superannuation Fund Advice
- Accredited Aged Care Professional

Expertise

Gina is authorised to deal in the following financial products:

- ✓ Basic and non-basic deposit products
- ✓ Government debentures, stocks or bonds
- ✓ Life products
- ✓ Interests in managed investment schemes, including IDPS
- ✓ Retirement savings accounts
- ✓ Superannuation
- ✓ Securities
- ✓ Standard Margin Lending

Prime Financial Group

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Prime Financial Group

The Financial Advisory services referred to in this profile are offered by Gina McIntosh, Authorised Representative No. 1003175. Gina is an authorised representative of Primestock Wealth Management Pty Ltd (Primestock Wealth), AFSL 240277 | ACN 087 388 476. Updated March 2026.

About Gina

Gina is a Private Client Adviser with over 20 year's experience in the accounting and financial services industry. Her previous role was with Ord Minnett Ltd, where she had two tenures totalling 15 years.

Gina's experience is primarily with High Net Wealth individuals and family groups. She works closely with other professionals to ensure her client's needs and objectives are met and ensuring the strategies are in their best interest. She has extensive experience in intergenerational strategies including asset protection and the use of Self Managed Super Funds, Private Ancillary Funds and Estate Planning strategies and the underlying investments.

Gina brings to the table extensive experience in scaled and holistic advice, she adopts a knowledgeable and friendly approach with her clients ensuring they feel comfortable, confident and understand each step of their wealth journey.

Gina is a salaried employee and is eligible to receive up to 20% of her base level remuneration in both short-term and long-term bonus incentives. This is on the basis that Gina meets the objectives set by Primestock which include client services standards, training and compliance, in addition to any financial targets.

Advisory Services

Our financial services are personalised to our clients' needs. We can provide a total financial solution, or alternatively advice can be limited to a particular service or situation, including:

- ✓ Financial & Retirement Planning
- ✓ Wealth Creation, Accumulation & Consolidation
- ✓ Retirement Planning Strategies
- ✓ Investment Advice
- ✓ Life Insurance
- ✓ Superannuation Advice including Self Managed Superannuation Fund (SMSF)
- ✓ Wills & Estate Planning
- ✓ Business Succession Planning
- ✓ Asset Protection
- ✓ Lending & Finance

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Ryan Van Vliet

Private Client Adviser

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E ryanv@primefinancial.com.au

Qualifications & Designations

- Bachelor of Business (Finance and Economics)
- Graduate Diploma of Financial Planning
- Certificate IV Finance and Mortgage Broking

Expertise

Ryan can advise on the following product areas:

- ✓ Provide financial product advice
- ✓ Deposit and Payment Products
- ✓ Life products
- ✓ Managed Investment Schemes
- ✓ Retirement Savings Account Products
- ✓ Superannuation
- ✓ Securities
- ✓ Margin Lending Facility

Prime Financial Group

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Prime Financial Group

The Financial Advisory services referred to in this profile are offered by Ryan Van Vliet, Authorised Representative No. 001269055. Ryan is an authorised representative of Primestock Wealth Management Pty Ltd (Primestock Wealth), AFSL 240277 | ACN 087 388 476. Updated March 2026.

About Ryan

Ryan Van Vliet is an adviser with significant experience working in the Australian Financial Services Industry. Beginning his career in debt management, Ryan moved on to become an adviser with Future Assist, a Retail Australian Firm, working to help Australian's reach their financial goals. Having previously headed the Client Services Department at Future Assist, Ryan has a strong emphasis on Client Services and holistic Financial Advice with significant experience across wealth creation and SMSFs.

With experience across wealth creation, superannuation, and insurance, Ryan brings a positive and creative mindset to financial advice and continually strives for the best possible outcomes for his clients.

Advisory Services

Our financial services are personalised to our clients' needs. We can provide a total financial solution, or alternatively advice can be limited to a particular service or situation, including:

- ✓ Financial & Retirement Planning
- ✓ Wealth Creation, Accumulation & Consolidation
- ✓ Retirement Planning Strategies
- ✓ Investment Advice
- ✓ Life Insurance
- ✓ Superannuation Advice including Self Managed Superannuation Fund (SMSF)
- ✓ Wills & Estate Planning
- ✓ Business Succession Planning
- ✓ Asset Protection
- ✓ Lending & Finance

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Cindy Excell

Private Client Adviser

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E cindye@primefinancial.com.au

Qualifications & Designations

- Certified Financial Planner™
- SMSF Specialist Advisor™
- Master of Applied Finance
- Graduate Diploma of Financial Planning
- Bachelor of Economics (Accounting)

Expertise

Cindy can advise on the following product areas

- ✓ Deposit and Payment Products
- ✓ Derivatives
- ✓ Government Debentures, Stocks or Bonds
- ✓ Life Products
- ✓ Managed Investment Schemes
- ✓ Retirement Savings Account Products
- ✓ Securities
- ✓ Superannuation
- ✓ Margin Lending Facility

Prime Financial Group

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Prime Financial Group

The Financial Advisory services referred to in this profile are offered by Cindy Excell, Authorised Representative No. 001008735. Cindy is an authorised representative of Primestock Wealth Management Pty Ltd (Primestock Wealth), AFSL 240277 | ACN 087 388 476. Updated March 2026.

About Cindy

Cindy is a Private Client Adviser at Prime Financial Group in Sydney, with over 19 years of experience in the wealth management and financial advice industry. She helps high-net-worth clients, business owners, and wholesale investors structure, grow, and protect their wealth with clarity and confidence.

Her expertise spans strategic and investment advice - from superannuation and retirement planning, tax-effective structures and Self-Managed Super Funds, through to estate and intergenerational planning, portfolio management, and tailored strategies that help high-net-worth clients preserve and grow their wealth.

She has previously held senior advisory roles at Macquarie Bank, Commonwealth Private Bank, and Australian Unity's Wealth and Capital Markets division, where she was a finalist for *Adviser of the Year* in 2023.

Cindy's extensive experience working with high-net-worth clients allows her to guide them through complex financial decisions with confidence, always taking a client-centric approach to help them achieve their financial goals with clarity and peace of mind. She also enjoys mentoring aspiring advisers and supporting the next generation of professionals in the industry.

Advisory Services

Our financial services are personalised to our clients' needs. We can provide a total financial solution, or alternatively advice can be limited to a particular service or situation, including:

- ✓ Financial & Retirement Planning
- ✓ Wealth Creation, Accumulation & Consolidation
- ✓ Retirement Planning Strategies
- ✓ Investment Advice
- ✓ Life Insurance
- ✓ Superannuation Advice including Self Managed Superannuation Fund (SMSF)
- ✓ Wills & Estate Planning
- ✓ Business Succession Planning
- ✓ Asset Protection
- ✓ Lending & Finance

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Andrew Lord

Senior Private Client Adviser

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Qualifications & Designations

- Bachelor of Business (Accounting)
- Diploma of Financial Services (Financial Planning)

Expertise

- ✓ Deposit and payment products
- ✓ Government Debentures,
- ✓ Stocks or Bonds
- ✓ Interests in managed investment schemes, including IDP services
- ✓ Life investment and risk insurance products
- ✓ Retirement Savings Account (RSA) products
- ✓ Securities
- ✓ Superannuation
- ✓ Tax (financial) advice

Prime Financial Group

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Prime Financial Group

The Financial Advisory services referred to in this profile are offered by Andrew Lord, Authorised Representative No. 003247908. Andrew is an authorised representative of Primestock Wealth Management Pty Ltd (Primestock Wealth), AFSL 240277 | ACN 087 388 476. Updated March 2026.

About Andrew

Andrew has over 18 years' experience providing strategic financial advice and helping clients navigate key financial decisions with confidence. He is highly experienced across wealth accumulation and management, superannuation, retirement planning, personal risk insurance and general financial advice, with a strong focus on building long-term client relationships and delivering sustainable financial outcomes.

Andrew's approach is centered on understanding each client's unique circumstances and helping them make confident financial decisions. Drawing on extensive experience in financial planning, business partnerships and investment committee roles, he works closely with individuals and families to develop personalised, tax-effective strategies to build, manage and protect their wealth.

Andrew combines technical expertise with a professional yet approachable style, providing clear, practical advice that supports long-term financial security, trust and peace of mind.

Advisory Services

We offer a comprehensive range of advisory services for individuals, families and businesses. Our approach is centred on helping clients plan well, so they can live well, combining financial expertise with genuinecare to help clients balance ambition with security, and growth with peace of mind.

- ✓ Financial Planning & Advice
- ✓ Wealth Creation, Accumulation & Consolidation
- ✓ Investment Advice & Portfolio Management
- ✓ Supergannuation Advice, including Self-Managed Superannuation Funds
- ✓ Retirement Planning
- ✓ Risk Insurance Advice, Administration & Support
- ✓ Aged Care Financial Planning
- ✓ Estate Planning Coordination

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Samantha Rist

Private Client Adviser

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Qualifications & Designations

- Bachelor of Business (Economics & Finance)
- SDIA Accreditation Program (Securities, Futures Markets and Managed Investments)
- Graduate Diploma in Financial Planning
- Graduate of Australian Institute of Company Directors

Expertise

- ✓ Deposit and payment products
- ✓ Government Debentures,
- ✓ Stocks or Bonds
- ✓ Interests in managed investment schemes, including IDP services
- ✓ Life investment and risk insurance products
- ✓ Retirement Savings Account (RSA) products
- ✓ Securities
- ✓ Superannuation

Tax (financial) advice

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The Financial Advisory services referred to in this profile are offered by Samantha Rist, Authorised Representative No. 001321020. Samantha is an authorised representative of Primestock Wealth Management Pty Ltd (Primestock Wealth), AFSL 240277 | ACN 087 388 476. Updated March 2026.

About Samantha

Samantha has over 25 years' experience in financial markets and investment leadership roles. She is qualified across investment, insurance and portfolio management, strategy, governance, risk and compliance, with deep experience working with investment committees and supporting strong stewardship and governance outcomes. Her approach is grounded in disciplined decision-making, long-term thinking and the careful management of risk in support of sustainable client outcomes. Sam's extensive financial markets experience provides a unique perspective that helps clients navigate complex financial decisions with confidence.

Sam combines the discipline and professionalism developed over a career in corporate investment markets with a warm, down-to-earth approach to financial advice. She is passionate about making high-quality advice accessible, appropriate and personalised for retail clients.

Advisory Services:

We offer a comprehensive range of advisory services for individuals, families and businesses. Our approach is centred on helping clients plan well, so they can live well, combining financial expertise with genuine care to help clients balance ambition with security, and growth with peace of mind.

- ✓ Financial Planning & Advice
- ✓ Wealth Creation, Accumulation & Consolidation
- ✓ Investment Advice & Portfolio Management
- ✓ Supergannuation Advice, including Self-Managed Superannuation Funds
- ✓ Retirement Planning
- ✓ Risk Insurance Advice, Administration & Support
- ✓ Aged Care Financial Planning
- ✓ Estate Planning Coordination

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