PERSONAL FINANCIAL SERVICES

SINCE 2001

Financial Services Guide
Part 2 – Adviser Profile

Effective date: 1 April 2026

Kevin Houghton

Condor Wealth Solution Pty Ltd
as trustee for Condor Wealth Solution Trust

Corporate Authorised Representative No: 330834

How to contact us:
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276 Pitt Street
Sydney NSW 2000
0430 003 344
kevin@condorwealth.com.au
condorwealthsolution.com.au

This document is incorporated with, and must be read in conjunction with, the Financial Services Guide - Part 1, issued by Personal Financial Services Ltd (**PFS**). When read together, the Financial Services Guide will explain to you how I can provide services to you as an authorised representative of PFS.

My authorisation	I am authorised by PFS under its Australian Financial Services Licence to provide financial advice. My ASIC authorisation number is 1251678. I am an employee of Condor Wealth Solution Pty Ltd as trustee for Condor Wealth Solution Trust (Condor Wealth), which is a Corporate Authorised Representative of PFS.
My experience, qualifications and professional memberships	My qualifications and designations include: • Tax for Financial Advising • Bachelor of Commerce Majors of Financial Planning and Economics I am also a member of the following professional associations: • Financial Advice Association Australia (FAAA)
The areas in which I can provide financial planning services	I am authorised by PFS to provide financial services including advice or services in the following areas: • Superannuation • Retirement Planning • Managed Investments • Gearing • Cashflow and debt management • Personal Risk Insurance • Business Protection Insurance • Direct Equities • Specific aspects of Self Managed Superannuation Funds (suitability, comparison with other types of superannuation vehicles, general structure, investments and personal risk insurances) • Aged Care If you require services that are outside the areas stated above, which I am not authorised to provide advice on, I can provide a referral to a professional who can assist. If Condor Wealth receives a specific fee for this referral, it is disclosed below. It will also be disclosed in an advice document such as a Statement of Advice (SoA) or Record of Advice (RoA) if I provide you with personal advice.
Remuneration or other benefits arising from my referral arrangements	I have no particular referral arrangements with other professionals, but if I do receive a benefit as a result of referring you to another person or pay a benefit as a result of you being referred to me by another person, written disclosure of full particulars shall be provided to you in an SoA or RoA.
How the fees you pay are shared between me, my employer and PFS	All of the fees you pay are received by PFS, who retains a portion to cover the costs associated with operating and providing a financial services business. I receive a salary and profit share as an employee of Condor Wealth. I could also receive a performance bonus which may be based upon the amount of revenue I generate for Condor Wealth in advice fees and commissions, as well as other performance measures including compliance.
Fees that you pay for the financial services I provide	All fees shown below are inclusive of GST. **Initial advice fees:** Fees are charged for my initial advice and the preparation of an SoA. Fees are based on the complexity of the advice provided and range from $2,200 (minimum) to $10,000 (maximum). I will confirm the exact amount, which we will agree on before commencing any work. You will be sent an invoice and payment is required within 31 days from the invoice date. Please note that my initial advice fees still apply where you decide not to implement my

	advice. **Execution-only service or ad hoc advice fees:** Fees for execution-only services and ad hoc advice may be charged at an hourly rate in the range of $350 and $550 per hour depending on the complexity of the work involved. An estimate of the time required will be provided and agreed upon prior to commencing the work. You will be invoiced for these fees after the service is provided and payment is required within 31 days from the invoice date. **Ongoing service fees:** Once your financial plan is implemented, you may choose to participate in an ongoing review service. Fees for ongoing services and reviews are all based on an annual fee, ranging from $3,300 to $20,000. The agreed ongoing service will comprise review meetings (with the frequency and number of reviews per annum agreed with you) and other ancillary services such as invitations to educational seminars and newsletters. Full details of the services offered in the ongoing service package will be provided at the time my advice is given. **Methods of payment for my fees include:** • Invoice directly to you • Deducted from your investments (where this option is available and your authorisation to do so is obtained) Full details of all fees and commissions received in consequence of my financial services will be provided to you in an SoA or RoA and Product Disclosure Statements at the time of receiving any recommendation.
Other benefits and payments which may be (directly or indirectly) received because of the services provided to you	**Insurance products** Where I arrange a life insurance product, the insurer pays us an upfront commission and an ongoing commission when the product is renewed each year. The rate of upfront commission payable ranges from 0% up to 66% of the base premium. The rate of ongoing commission payable ranges from 0% - 31%. For some products, the rate of commission payment may affect the amount of premium payable. For example, if you purchase a life insurance policy with an annual premium of $1,500 PFS may receive an initial payment of up to $990, calculated as $1,500 x 66% = $990; and an ongoing commission of $465 calculated as $1,500 x 31% = $465. You should also refer to Part 1 of the FSG "*The benefits or payments which may be (directly or indirectly) received by us because of the provision of financial planning services*" for details of payments and benefits which my licensee may receive in consequence of individual services provided by me to you.
Alternative benefits that I may receive	From time to time, I may receive alternative forms of non-monetary benefits from product providers or other parties which have a value of less than $300. These may include hospitality or education and training in relation to my professional development. Details of any alternative benefits I receive are maintained on a register. A copy of the register is available upon request.

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Condor Wealth Solution Pty Ltd
as trustee for Condor Wealth Solution Trust

Corporate Authorised Representative No: 330834

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My authorisation	I am authorised by PFS under its Australian Financial Services Licence to provide financial advice. My ASIC authorisation number is 252942. I am a director of Condor Wealth Solution Pty Ltd as trustee for Condor Wealth Solution Trust (Condor Wealth), which is a Corporate Authorised Representative of PFS.
My experience, qualifications and professional memberships	My qualifications and designations include: • Graduate Diploma of Financial Planning • Bachelor of Business • Certificate IV Financial Services - Finance/ Mortgage Broking I am also a member of the following professional associations: • CPA Australia (CPA) • Financial Advice Association Australia (FAAA) • Mortgage & Finance Association of Australia (MFAA)
The areas in which I can provide financial planning services	I am authorised by PFS to provide financial services including advice or services in the following areas: • Superannuation • Retirement Planning • Managed Investments • Gearing • Cashflow and debt management • Personal Risk Insurance • Business Protection Insurance • Direct Equities • Margin Lending • Specific aspects of Self Managed Superannuation Funds (suitability, comparison with other types of superannuation vehicles, general structure, investments and personal risk insurances) • Aged Care If you require services that are outside the areas stated above, which I am not authorised to provide advice on, I can provide a referral to a professional who can assist. If Condor Wealth receives a specific fee for this referral, it is disclosed below. It will also be disclosed in an advice document such as a Statement of Advice (SoA) or Record of Advice (RoA) if I provide you with personal advice.
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Other interests or associations I have in financial products or service providers that I may recommend to you	I have the following interests: • Director of Zonaras Consulting Pty Ltd (ABN:73082247925). Zonaras Consulting does not pay or receive fees for referrals to or from Condor Wealth.