aetos
PRIVATE ADVISORY

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FINANCIAL SERVICES GUIDE

Financial Services Guide

The financial services we provide and how we work alongside our clients to help you achieve your goals.

ABN 40 676 438 716 · CAR No. 1308833 · AFSL No. 550125

V1.6 · October 2026

FINANCIAL SERVICES GUIDE – PART A

ABOUT US

At Aetos Private Advisory, we want to make sure you are always informed of all the options, costs and benefits of the advice we provide to you.

Before we provide you with financial advice, you should read this Financial Services Guide (FSG). It contains the following important information to help you decide whether to use our services:

- About us
- The financial products and services your Adviser can provide to you
- How we, your Financial Adviser and other related parties are paid
- What associations or relationships we have with others that could influence the advice provided to you
- How we collect and use your personal information
- Details of who to contact should you have a complaint

We recommend you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please get in touch with us.

Aetos Private Advisory Pty Ltd trading as Aetos Private Advisory is a Corporate Authorised Representative (No. 1308833) of Capella Advisory Pty Ltd.

Capella Advisory Pty Ltd
ABN 54 669 300 163
AFSL 550125

Capella Advisory authorises Aetos Private Advisory and its Financial Advisers (sub-authorised representatives) to provide a range of personal financial advice and services to you. This FSG informs our retail clients of the financial services provided by us, and is designed to assist and inform you of our services and whether they are appropriate to you.

The distribution of this FSG is authorised by the Licensee.

This FSG also includes Part B — the Financial Adviser's profile — which outlines more information about your Adviser, including contact details, experience and qualifications. You should read these two parts together.

LACK OF INDEPENDENCE

Aetos Private Advisory is not independent, impartial or unbiased within the meaning of section 923A of the Corporations Act 2001 because:

- we receive commissions on the sale of life risk insurance products that are not rebated in full to clients;
- we may receive placement or distribution fees in relation to certain wholesale investment opportunities; and
- the Licensee has referral arrangements with external service providers where referral revenue may be received.

CONTACT DETAILS · ABN 40 676 438 716 · ACN 676 438 716 · CAR NO: 1308833

ADDRESS	Level 30, Collins Place, 35 Collins Street, Melbourne VIC 3000
PHONE	1800 844 212
EMAIL	clientservice@aetosadvisory.com.au
WEB	aetosadvisory.com.au

OWNERSHIP OF THE ADVISORY BUSINESS

Aetos Private Advisory Pty Ltd t/a Aetos Private Advisory is a Corporate Authorised Representative of Capella Advisory Pty Ltd.

Pantel Nominees Pty Ltd ATF J Pantelios Family Trust owns the shares on issue in Aetos Private Advisory and shares in the profits that Aetos Private Advisory makes. Fanoula Stathatos is a Director of Aetos Private Advisory and a beneficiary of that trust.

These ownership interests do not influence the advice provided to clients and conflicts are managed under the Licensee's Conflicts Management Policy.

ABOUT YOUR ADVISER

Your Adviser is a sub-authorised representative of Aetos Private Advisory who provides financial product advice in relation to, and deals in, certain financial products and services. Aetos Private Advisory will be responsible for any financial services that your Adviser is authorised to provide to you.

The Adviser profile (Part B) contains important information about your Adviser, including details of their education and qualifications, what advice they can provide, and how they are remunerated.

WHY CHOOSE US?

We aim to provide personalised advice solutions tailored to your needs and objectives. We undertake continuous professional development so that we are up to date with legislative changes to superannuation, investment, social security and tax environments. We have access to technical, risk and investment research professionals who provide additional analysis on strategies and products.

Most importantly, we turn your thoughts into action. We work with you to get the basics right and ensure you have a plan to achieve your goals over time.

WE CAN PROVIDE ADVICE ON

- Wealth creation and investment strategies
- Retirement planning
- Superannuation and SMSF strategies
- Debt management and debt reduction
- Tax-effective investment structuring
- Estate planning considerations
- Investment portfolio management
- Asset protection strategies
- Personal risk insurance (life, TPD, trauma and income protection)
- Ongoing financial advice and review services

PRODUCTS & SERVICES WE CAN ARRANGE

The Licensee has authorised us to provide personal advice and dealing services to retail clients for the following financial products:

- Deposit and payment products (basic and non-basic deposit products)
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life products (life risk insurance)
- Interests in managed investment schemes, including investor directed portfolio services such as investment platforms
- Retirement savings accounts
- Securities (such as listed shares)
- Standard margin lending facilities
- Superannuation, including self-managed superannuation funds

These services may be provided to retail and wholesale clients.

MANAGED DISCRETIONARY ACCOUNT (MDA) SERVICES

Capella Advisory also authorises the provision of Managed Discretionary Account (MDA) services.

Where appropriate, your Adviser may recommend an MDA service available through Capella. An MDA service allows an approved investment manager to make investment decisions on your behalf within an agreed Investment Program.

Before any MDA service is established you will receive a separate MDA Contract and Investment Program, which explains how the service operates and the fees that apply.

HOW WE WORK ALONGSIDE YOU

To develop a successful financial strategy, we need to consider your personal circumstances and financial needs, goals and objectives. We will ask you for information about your personal circumstances when we meet with you.

You have the right not to provide us with personal information. However, without this information, or if it is inaccurate, the advice you receive may not be appropriate for your circumstances. It is also important that you keep us up to date by informing us of any changes in your circumstances.

You can deal with us in person, by phone or email, or any other means we agree with you from time to time. Our initial advice will be provided to you in a Statement of Advice (SOA). We will maintain a Record of Advice (ROA) for any further advice and/or reviews we provide to you.

WHO DOES THE LICENSEE ACT FOR?

As authorised representatives, we provide financial services on behalf of the Licensee. In providing those financial services, the Licensee acts on its own behalf.

DOCUMENTS YOU MAY RECEIVE

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 as applicable. These documents contain the key features of the recommended product, including its benefits, risks and costs. You should read any warnings carefully before making any decision.

You have the right to request a copy of your SOA or ROA free of charge up to seven years after the advice was provided by contacting your Adviser.

ONGOING SERVICE

You have the opportunity to enter into an annual Ongoing Fee Arrangement (OFA) with Aetos Private Advisory, which sets out the terms of our ongoing services to you, including fees. We will invite you to renew the OFA each year. Our standard terms of business can be found at aetosadvisory.com.au/terms.

YOUR PRIVACY & ACCESS TO YOUR INFORMATION

As part of the financial planning process, we need to collect information about you and maintain a record of your personal information. We are also required under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act) to implement client identification processes. We will need you to present identification documents such as passports and driver's licences.

Aetos Private Advisory and its advisers will take reasonable steps to protect your information from misuse, loss and unauthorised access. We are bound by the Australian Privacy Principles (APPs) established under the Privacy Amendment (Enhancing Privacy Protection) Act 2012.

HOW WE MAY USE YOUR INFORMATION

- Aetos Private Advisory and its Advisers may access this information when providing financial advice or services to you.
- Your Adviser may disclose information to mortgage brokers, accountants and those authorised by Aetos Private Advisory to review customers' needs from time to time.
- Your information may be disclosed to external service suppliers in Australia who supply administrative, financial or other services. We do not currently disclose your personal information to recipients outside Australia.
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

ACCESSING YOUR INFORMATION

You can request access to the information we hold about you at any time to correct or update it. If you wish to examine your file, please make a request in writing and allow up to 10 working days. A fee may apply to cover the cost of verifying, locating, retrieving and/or copying material requested.

For a copy of our Privacy Policy visit aetosadvisory.com.au/privacy-policy.

Another Adviser may be appointed to you if your existing Adviser leaves Aetos Private Advisory or is unable to attend to your needs due to extended absence. Aetos Private Advisory will write to you advising you of the change and your personal information will be passed on to the new Adviser.

HOW WE CHARGE FEES

All fees are payable to Capella Advisory Pty Ltd (the Licensee). The Licensee then passes all fees through to Aetos Private Advisory after deducting amounts due to the Licensee by Aetos Private Advisory.

All fees will be fully disclosed and agreed with you before any services are provided. For ongoing advice services, the fee structure that applies to you will be documented in your Ongoing Fee Arrangement (OFA) and confirmed annually.

ADVICE FEES

FEE TYPE	TYPICAL RANGE	HOW IT WORKS
General advice	$220 – $3,300	A fixed fee or a fee based on the hours it takes to prepare and provide general advice. The fee will be agreed with you in an engagement letter. You may request information about these fees after receiving this FSG but before any general advice is provided.
Personal advice	$2,200 – $75,000	A fixed fee or a fee based on the hours it takes to prepare and provide personal advice. Fees may exceed this range in complex cases. The fee is agreed with you beforehand and disclosed in your SOA or ROA.
Ongoing advice	$3,300 – $75,000 p.a.	Typically charged as a fixed fee and paid monthly. The amount depends on your total assets under advice, the complexity of your portfolio, the regularity of reviews and any additional services. Fees may exceed this range in complex cases and are agreed in your OFA.
Brokerage	0.5% – 1.1% (minimum $150 plus GST)	Charged when you buy or sell listed investments, typically as a set percentage of each transaction's value.

> **WORKED EXAMPLE**
>
> If your agreed ongoing advice fee is $6,600 per year, it would be paid as $550 per month under your Ongoing Fee Arrangement.

INSURANCE COMMISSIONS

We receive a one-off upfront commission when you take out an insurance policy we recommend. The upfront commission will be between 0% and 60% of the first year's annual premium. We also receive an ongoing commission of between 0% and 20% of the annual premium for as long as you continue to hold the policy.

> **WORKED EXAMPLE**
>
> For an insurance product with an annual premium of $2,000, where the issuer pays an upfront commission of 60%, we will receive $1,200. If the issuer pays 10% of the annual premium as ongoing commission, we will receive $200 per year for as long as you hold the product.

You will be advised of the exact amount of any fees and commissions in your SOA or ROA.

OTHER PAYMENTS WE MAY RECEIVE

- **Placement fees:** We will disclose any remuneration we are likely to receive when presenting wholesale investment opportunities.
- **Education & conference sponsorship:** Details of any benefits received above $100 will be maintained on a register available to you on request.

EXTERNAL INVESTMENT SERVICES

Capella Advisory Pty Ltd and its authorised representatives may engage external investment consulting or portfolio support providers to assist with investment research, portfolio construction and implementation.

One such provider is Arc Point OCIO, which provides outsourced investment consulting services. Capella Advisory Pty Ltd does not hold any ownership interest in Arc Point OCIO and receives no financial benefit from the services provided by Arc Point OCIO. Where these services are used, Capella pays fees for those services.

> **RELATED PARTY DISCLOSURE**
>
> Arc Point OCIO is an external investment service provider that may be available for use by Capella Advisory Pty Ltd and its authorised representatives.
>
> Neither Capella Advisory Pty Ltd nor Aetos Private Advisory receives any additional commission or fee because Arc Point OCIO is used.
>
> Some parties associated with the broader ownership structure of authorised representative businesses may hold indirect interests in entities associated with Arc Point OCIO. Any such interests are identified, disclosed where relevant, and managed under the Licensee's Conflicts Management Policy.
>
> Advisers are not required to only use Arc Point OCIO and other investment solutions may be recommended.

The Licensee and its authorised representatives may from time to time engage external investment research, portfolio consulting, model portfolio or investment management providers to assist with investment analysis, portfolio construction and implementation services. These providers may change over time. Where any ownership interests or potential conflicts exist, they will be disclosed and managed in accordance with the Licensee's Conflicts Management Policy.

CONFLICTS OF INTEREST

Capella Advisory Pty Ltd maintains policies and procedures to identify and manage conflicts of interest. You will be advised where a conflict of interest may exist and how the conflict will be managed.

Some authorised representatives or shareholders of authorised representative businesses may hold interests in financial services businesses or investment opportunities that may be recommended to clients. Where such relationships exist, they will be disclosed and managed in accordance with the Licensee's Conflicts Management Policy.

RELATIONSHIPS & ASSOCIATIONS

It is important for you to understand the relationships that exist between us and other service providers, as they may be considered to influence our recommendations to you. We are not owned by any financial product issuer or service provider.

REFERRAL PARTNERS

PARTNER	SERVICE	REVENUE SHARING
Alcove ABN 99 168 628 073 · Authorised Credit Representative of Canopy Private Pty Ltd AFSL 558709	Mortgage broking, commercial financing & leasing	Licensee receives 20% of all upfront and ongoing commissions. Example: $500,000 loan = $650 upfront + $150 ongoing.
Omnisure Corporate Authorised Representative of Multi Secure Insurance Solutions Pty Ltd AFSL 227724	Insurance services	20% upfront and ongoing revenue sharing.
Orbital Life Corporate Authorised Representative of ASVW Financial Services Pty Ltd ABN 27 007 261 083 AFSL 446176	Life insurance services	20% upfront and ongoing revenue sharing.

IMPORTANT NOTICE

These services are not provided under the Capella Advisory AFSL. Capella Advisory does not train, support or supervise these services and has no responsibility in relation to them. Aetos Private Advisory is not responsible for advice, services or information provided by any of these entities. **You are under no obligation to use the services of any of these entities.**

REFERRAL PAYMENTS

If we have referred you to another professional adviser (e.g. an estate planning specialist or tax agent) we do not receive a referral fee from that referral.

MEMBERSHIPS

Our Adviser is a Fellow of CPA Australia (FCPA). Members are committed to a code of ethics and professional conduct.

INSURANCE – COMPENSATION ARRANGEMENTS

The Licensee holds professional indemnity insurance in respect of the financial services we provide. This insurance complies with the requirements of the Corporations Act 2001 (Cth) and covers all financial services we are authorised to provide to you.

COMPLAINT RESOLUTION

We endeavour to provide you with the best advice and service at all times. If you are not satisfied, please contact the Licensee. We accept complaints over the phone, in person, via email, letter or social media. The Licensee will endeavour to resolve your complaint within 5 business days.

If you do not receive a satisfactory outcome or the Licensee does not respond within 30 days, you have the right to complain to:

AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY (AFCA)

POST	GPO Box 3, Melbourne VIC 3001
PHONE	1800 931 678
FAX	03 9613 6399
WEB	www.afca.org.au
EMAIL	info@afca.org.au

You may only contact AFCA once you have followed the above internal complaints procedure. Our Complaints Handling Procedure is available on request and at capellaadvisory.com.au.

LICENSEE CONTACT DETAILS

NAME	Capella Advisory Pty Ltd
ADDRESS	Level 22, 180 George Street, Sydney NSW 2000
PHONE	1300 193 136

FINANCIAL SERVICES GUIDE – PART B · ADVISER PROFILE

This Adviser profile forms part of the Aetos Private Advisory Financial Services Guide V1.6 · October 2026.



FANOULA STATHATOS FCPA

DIRECTOR | PRIVATE WEALTH ADVISER · AETOS PRIVATE ADVISORY

P: 0411 428 678 · E: fanoula@aetosadvisory.com.au

Fanoula is the Director and Private Wealth Adviser of Aetos Private Advisory. A Fellow of CPA Australia with a Financial Planning Specialisation, she combines accounting, tax and financial planning expertise to provide clients with holistic, tax-aware advice on wealth creation, superannuation and retirement.

ASIC AR Number: 1002242 · Authorised Representative of Capella Advisory Pty Ltd ABN 54 669 300 163 AFSL No. 550125

AREAS OF EXPERTISE

- Holistic private wealth advice
- Investment portfolio management
- Retirement planning
- Self-Managed Superannuation Funds (SMSF)
- Tax-effective investment strategies
- Personal risk insurance

PROFESSIONAL QUALIFICATIONS & MEMBERSHIPS

- Bachelor of Business (Accounting)
- Diploma of Financial Planning
- Fellow of CPA Australia (FCPA)
- Financial Planning Specialisation (FPS), CPA Australia
- Certificate IV in Financial Services (Finance and Mortgage Broking)

AUTHORISED FINANCIAL SERVICES

The Licensee has authorised Fanoula to provide personal advice and dealing services to retail clients for the following financial products:

- Deposit and payment products (basic and non-basic)
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life products
- Interests in managed investment schemes, including investor directed portfolio services
- Retirement savings accounts products
- Securities
- Superannuation (including SMSF)
- Tax (financial) advice services
- Managed Discretionary Account (MDA) services

HOW SHE IS PAID

Fanoula is a Director of Aetos Private Advisory and a beneficiary of the trust that owns the shares on issue in Aetos Private Advisory. She shares in the profits the business makes and does not receive commissions directly from product issuers.

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GET IN TOUCH

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