

FINANCIAL SERVICES GUIDE

Part Two – Authorised Representative Profile

Version 1– 31 October 2025

This document has two parts being the 'Licensee Profile' and the 'Authorised Representative Profile'. Both parts should be read in conjunction so that you, our client, have a full understanding of the services being offered.

Not independent

A person cannot claim to be an "independent" adviser unless they meet criteria specified in the Corporations Act.

Please be advised that as I do receive commissions from Insurance companies, under the terms of the law I do not consider myself to be independent.

Please also be advised:

- I do NOT receive ANY remuneration calculated based on volume of business.
- I do NOT have ANY restriction in relation to financial products, except those imposed by my AFSL, Nextplan Financial, who insist on my limiting my range of Products to hold the designation of Recommended or Highly Recommended.
- I do NOT have conflict of interest from any connection with any financial product issuer that may influence my provision of advice or service.

Who is my financial adviser?

Your financial adviser is – **Andrew Tsivicos** of Grow and Protect Financial Solutions Pty Ltd

Address: Level 1/1044A Dandenong Road, Carnegie, VIC 3163

Telephone: 0424 850 786

Email: andrew@growandprotect.com.au

Website: www.growandprotect.com.au

Andrew Tsivicos is Director of Grow and Protect Financial Solutions Pty Ltd ABN 36 601 665 945, a Corporate Authorised Representative of Nextplan. Andrew Tsivicos's ASIC representative number is 000 297 855. Grow and Protect Financial Solutions Pty Ltd's ASIC representative number is 000 470 517.

What experience does my adviser have?

Andrew Tsivicos has over 20 years' experience in the financial services industry and has Bachelor of Business Management from Victoria University. Andrew Tsivicos also has a Graduate Diploma of Financial Planning with Kaplan as well as an Advanced Diploma of Financial Planning from IIT and a Certificate IV in Finance and Mortgage Broking.

Who is responsible for the financial services provided?

Nextplan is responsible for the financial services provided by Andrew Tsivicos and Grow and Protect Financial Solutions Pty Ltd Pty Ltd within the scope of the authority described in this FSG and for the distribution of this FSG.

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

Andrew Tsivicos is authorised by Nextplan to provide financial services in:

- Deposit and payment products limited to Basic deposit products and Deposit products other than basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government.
- Life products including Investment Life Insurance products and Life Risk Insurance products
- Interests in managed investment schemes including investor directed portfolio services
- Retirement savings accounts products
- Securities including Direct Equities
- Superannuation including SMSF

Please note that Andrew Tsivicos is not authorised to provide any services on behalf of Nextplan except in relation to the financial products listed above. The “What services and products are not provided by or on behalf of Nextplan” section earlier in this FSG gives examples of other services that are not provided on behalf of Nextplan.

Andrew Tsivicos also provides an ongoing review service. As part of this service, Andrew Tsivicos will conduct a review of your personal situation and their previous advice and recommend changes where they are needed.

How is my Adviser paid for services provided to me?

This FSG has previously outlined the source, method and amount of remuneration and other benefits payable to your adviser for the services provided to you.

Nextplan will collect all commissions, fees and other benefits in connection with financial services provided by Andrew Tsivicos and Grow and Protect Financial Solutions Pty Ltd Pty Ltd

Andrew Tsivicos is paid a salary by his employer, Grow and Protect Financial Solutions Pty Ltd.

Andrew Tsivicos may also receive a portion of the direct fee, commission or adviser fee paid to Grow and Protect Financial Solutions Pty Ltd Pty Ltd by Nextplan.

Specific details of this will be provided to you in the SoA.

Will anyone be paid for referring me to my Adviser?

From time to time an accountant or other professional may be paid for making referrals to me. The amount paid is not ascertainable; however, where any amount is payable, it will be fully disclosed in the ‘Statement of Advice’ (SoA) or any other advice document provided to you.

Further questions?

If you have any further questions about the services Nextplan provides, please contact Andrew Tsivicos at 0424 850 786 or via Email: andrew@growandprotect.com.au

You should retain this FSG for your reference and any future dealings with Andrew Tsivicos, Grow and Protect Financial Solutions Pty Ltd Pty Ltd or Nextplan.

Financial Services Guide Acknowledgement of Receipt

I/We acknowledge receiving a copy of the Nextplan Financial Pty Ltd Financial Services Guide Version 12 dated 21 March 2022 including the Authorised Representative Profile for Andrew Tsivicos dated 31 October 2025 and I/We acknowledge that I/we have been given an opportunity to read the Financial Services Guide.

Client Name	Client Signature	Date

or

Financial Services Guide Confirmation of Provision

I confirm that I sent a copy of the Nextplan Financial Pty Ltd Financial Services Guide Version 12 dated 21 March 2022 including the Authorised Representative Profile for Andrew Tsivicos dated 31 October 2025 to:

Client Name	
Postal/Email Address	
Date Sent	
Adviser Signature	

The Financial Planning Process

Financial planning is more than meeting with your Adviser and discussing your personal situation. It is a complete process which can put you on track to achieving your goals for the future.

Our financial planning process is straightforward, simple and can be tailored to your needs.

In our first meeting we discuss each step of the process with you.

