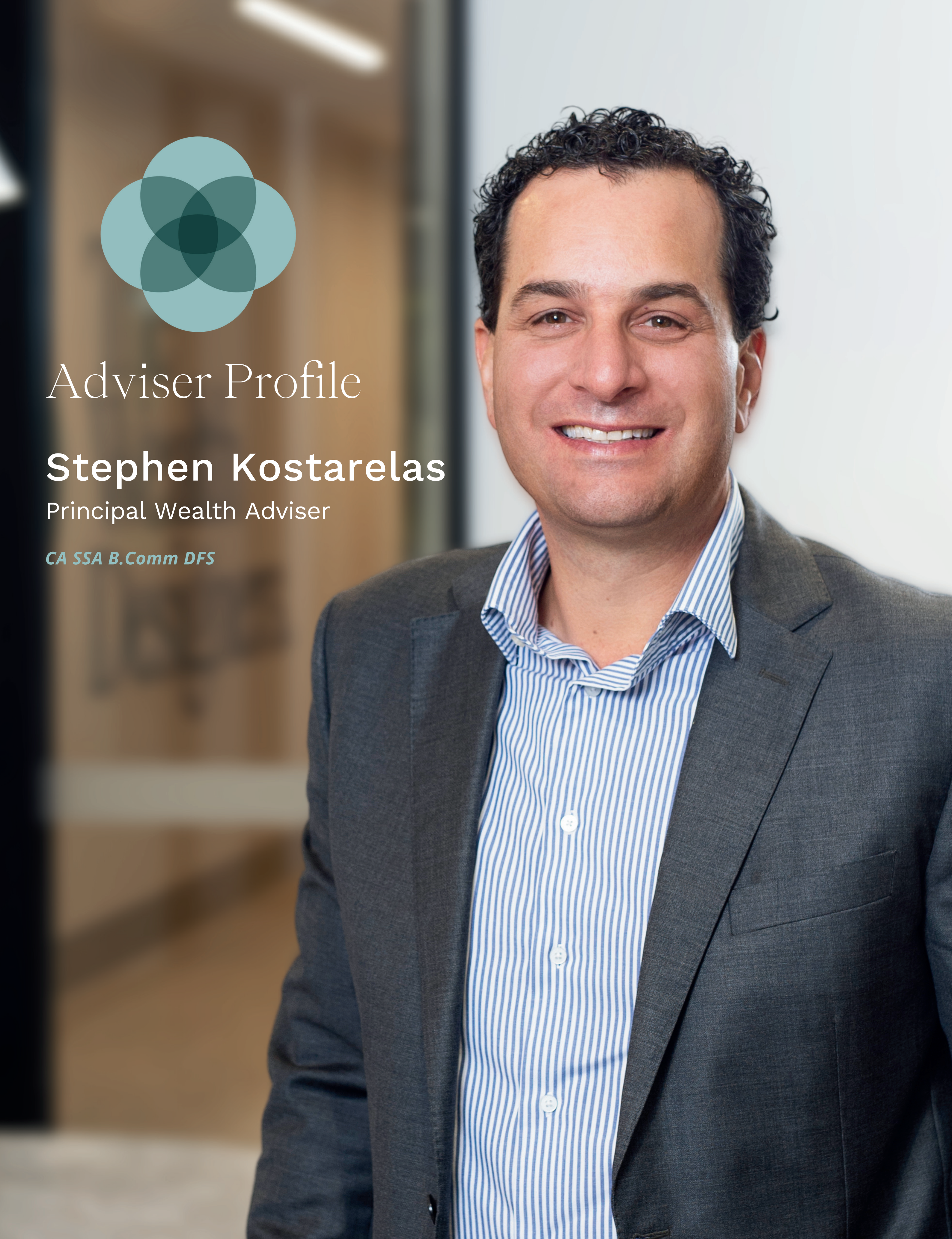


Adviser Profile

Stephen Kostarelas

Principal Wealth Adviser

CA SSA B.Comm DFS

TheWealthDesigners. LIVE WELL.™

11 November 2025

Profile

Stephen is a Partner and Principal Wealth Adviser with over 20 years of wealth management experience. Stephen has worked with a wide range of clients and referral partners both in Australia and overseas. His methodical and detailed approach ensures the financial complexities in his clients' lives are effectively managed to ease their financial stress and give them more time to focus on what they really enjoy. Stephen specialises in self-managed superannuation funds and family trust structures.

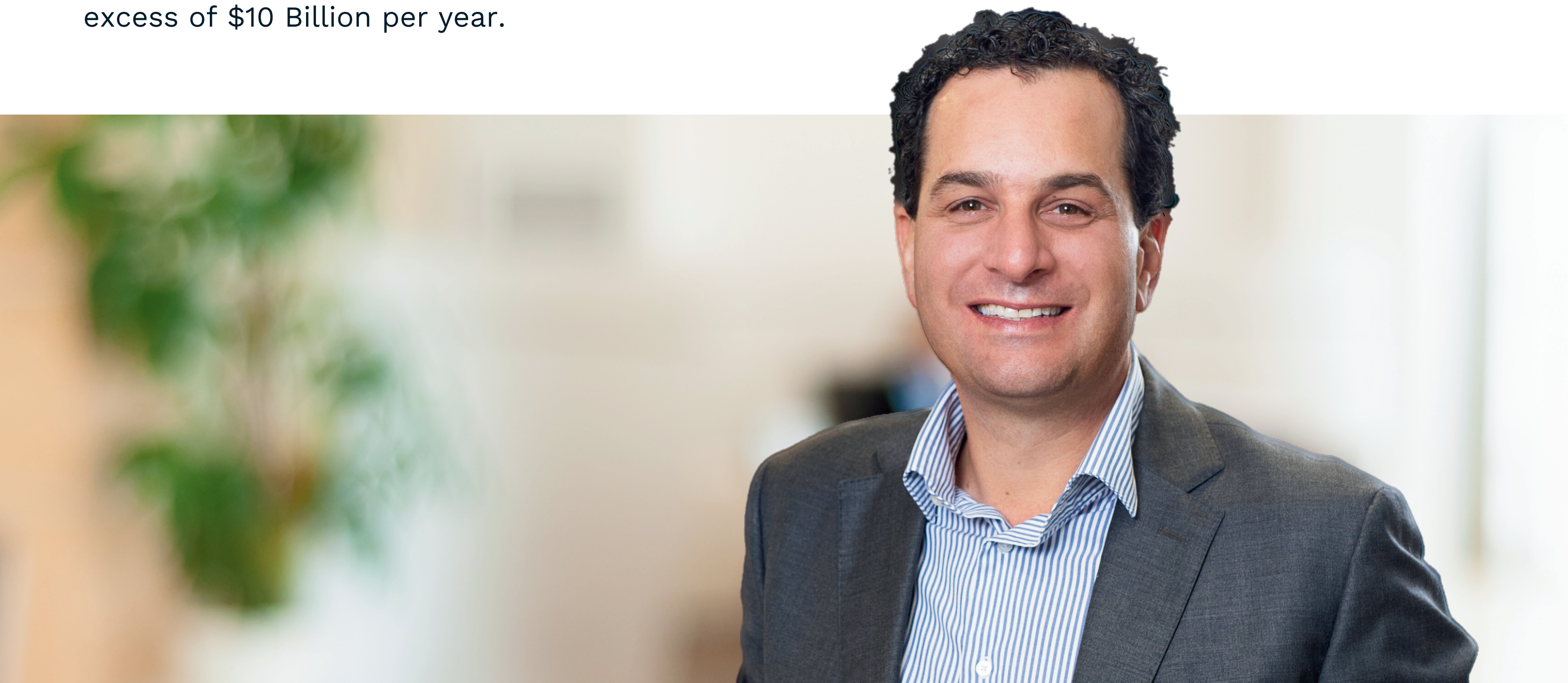
Stephen's Background

Stephen's working life began as an Accountant for a Perth-based boutique Chartered Accounting firm. He also worked for one of the Big 4 accounting firms. There he developed his tax and accounting knowledge and specialised in working with Large Family Groups advising on complex tax and accounting matters.

Looking for a challenge he then headed to Sydney for seven years and gained valuable experience working for a Multinational Australian Listed Company as the Group Financial Controller that had turnover in excess of $10 Billion per year.

Stephen then joined The Wealth Designers in 2010.

Stephen is a Chartered Accountant and has received SMSF Specialist Adviser certification (SSA®) with the Self-Managed Super Fund Professionals Association. He is accredited with a Diploma of Financial Planning and has completed a Bachelor of Commerce, majoring in accounting, finance and taxation.



Your Adviser & Practice

Stephen Kostarelas is an Authorised Representative (No. 385779) of TWD Licensee Services Pty Ltd (ABN 88 605 064 480 AFSL 475964). Stephen Kostarelas provides advice and services on behalf of the following Corporate Authorised Representatives of TWD Licensee Services Pty Ltd:

- TWD Australia Pty Ltd, Corporate Authorised Representative (No. 1266864)
- TWD Solutions Pty Ltd, Corporate Authorised Representative (No. 1305381)
- SW-TWD Wealth Pty Ltd, Corporate Authorised Representative (No. 1266742)

TWD Australia Pty Ltd, TWD Solutions Pty Ltd and SW-TWD Wealth Pty Ltd are part of The Wealth Designers Group of companies and provide a range of financial advice and assistance to help people grow, manage, and protect their wealth. Your adviser provides expert professional advice to help you achieve what you want out of life.

As an employee and business owner, Stephen Kostarelas will receive a salary and may receive company distributions and/or other benefits.

If you would like to make a time to discuss your financial needs and objectives in more detail, please contact Stephen Kostarelas on 1300 893 000 or Stephen.Kostarelas@twd.com.au

Qualifications

- Chartered Accountant
- Bachelor of Commerce
- Diploma of Financial Services
- Self-Managed Super Fund Specialist Adviser

Memberships

- Chartered Accountants Australia and New Zealand (CA ANZ)
- Self-Managed Super Fund Association
- Australian Institute of Management Education & Training (AIM)

Stephen's Expertise and Skills

- Ultra-high-net-worth individuals
- Financial complexity management
- Superannuation structures and self-managed super funds
- Contribution strategies
- Retirement planning and pension strategies
- Tax management & planning
- Portfolio construction and active management
- Divorce settlement planning and advice
- Personal insurances
- Personal cash flow planning & budgeting
- Asset projections & analysis
- Debt management & reduction strategies
- Philanthropy and charitable giving
- Small business planning
- Estate planning

Advice Your Adviser Can Provide

STRATEGIES

- Investment strategies including gearing and savings plans
- Budget and cash flow planning
- Debt management
- Superannuation advice, including salary sacrifice and consolidation strategies
- Personal insurance strategies
- Centrelink / DVA advice
- Retirement planning advice
- Estate planning advice
- Advice on ownership and structures e.g. discretionary and family trusts, Self-Managed Superannuation
- Philanthropy & personal charitable giving strategies
- Portfolio review services
- Ongoing advisory services
- Referrals to specialists e.g. accountants, solicitors, mortgage and general insurance brokers

PRODUCTS

- Basic and non-basic deposit products
- Government debentures, stocks or bonds
- Investment life insurance products or life risk insurance products
- Interests in managed investment schemes, including investor directed portfolio services (IDPS) and Separately Managed Accounts (SMAs)
- Retirement savings accounts
- Securities
- Superannuation
- Standard margin lending facilities

This Adviser Profile should be read in conjunction with the TWD Licensee Services Pty Ltd Financial Services Guide (FSG). Distribution of this Adviser Profile by the Authorised Representative/ Adviser has been approved by TWD Licensee Services Pty Ltd.