

Gilkison

FINANCIAL SERVICES GUIDE

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Gilkison Group Pty Ltd ABN: 69 008 880 537

Australian Financial Services License No: 230095

Tax Practitioners Board Registration No: 24786960

Important Information

We are required by law to ensure that our clients have a current copy of our Financial Services Guide (FSG). This version of our FSG was produced in January 2019. The purpose of the FSG is to provide information to assist you to decide whether you wish to use our services. It contains information about our services, how we are paid and the procedures we follow to properly deal with complaints made against us.

Where we provide advice based on your personal investment objectives and circumstances you will receive a Statement of Advice from us. The Statement of Advice will include our advice, the basis for the advice and details of any payments or benefits we may receive in connection with the advice.

If we recommend a specific financial product we will also provide you with a Product Disclosure Statement (PDS). The PDS sets out important information you should consider when deciding to acquire the product, including the benefits, risks, costs and other features of the financial product.

Who will provide you with Financial Services?

For over 40 years, Gilkison Group Pty Ltd ("the company") has been providing highly personalised advice and service to clients and their families.

The company holds an Australian Financial Services License (Number 230095).

Gilkison Group Pty Ltd is privately owned and is therefore not linked to or controlled by any product provider.

The Director of Gilkison Group Pty Ltd is:

- Dean Gilkison who is a Certified Financial Planner, with over 15 years experience providing financial planning advice.

What Financial Services do we provide?

Gilkison Group Pty Ltd is authorised under its Australian Financial Services License to offer services in the following areas:

- Financial Planning
- Superannuation (including Self Managed Superannuation)
- Managed Investments
- Shares
- Deposit Products (e.g. bank accounts & term deposits)
- Life Insurance (including investment products)
- Retirement Planning
- Estate Planning
- Centrelink & Department of Veterans Affairs entitlements
- Margin Lending

How do we collect your personal information and provide advice to you?

Whether we are preparing a comprehensive financial plan or recommending a specific investment to you, it is important that we find out about your individual investment objectives, risk profile, financial situation and needs before we recommend any financial product to you.

We will ask a series of questions and will base our recommendations on the information you provide to us.

Whenever we provide you with personal financial product advice, we will give you a Statement of Advice. This document will set out the recommendations, the information the advice is based on, and full details of any remuneration or benefit we expect to receive.

On an ongoing basis, if there has been no significant change to your circumstances, we provide advice via a Record of Advice that we retain on file.

We will explain to you any significant risks relating to any investments and strategies we recommend to you. If you do not fully understand these risks, please ask for additional information.

How do we charge for services provided?

Specific details relating to fees charged or remuneration received by Gilkison Group Pty Ltd as a result of services provided to you will be outlined in your Statement of Advice.

Hourly Rate

We currently charge a maximum rate of **\$300/hour (inc GST)** for the provision of Financial Advice & Service offered by a Financial Adviser. Where service is provided by another team member, the hourly rate will be less. Service is dictated by the needs of the client, complexity of the situation and Client Service Agreement (if applicable).

Preparation of Statement of Advice (Financial Plan)

We charge an hourly rate for the preparation of a Statement of Advice, which includes any meetings required for the collection of information or discussion of your requirements.

An estimate of the time required to prepare your Statement of Advice will be discussed prior to your Adviser proceeding.

Ongoing Advice & Service

In most cases, the company charges an annual flat dollar fee for the provision of ongoing advice and service, which is collected on a monthly basis.

There are instances where our fee is based on a percentage of the funds we provide advice in relation to, however, in all cases the fees charged are determined based on the level of service you require.

Commissions

Gilkison Group Pty Ltd is a fee for service company. However, given we have been in operation for over 40 years, there are a number of instances where we are still in receipt of commission as a result of recommendations made in the past.

Any commission received is counted towards the cost of our ongoing advice and service.

Alternative Forms of Remuneration

Gilkison Group Pty Ltd may from time to time receive other indirect benefits (e.g. technical support or sponsorship of educational seminars). Any benefits received over the value of \$300 will be recorded in a register, which is available to you on request.

Gilkison Group Pty Ltd, its directors, employees and related companies, do not accept additional incentive rewards from Fund Managers based upon the volume of investments placed.

Referrals

We do not make payments to people who refer clients to us or receive payments for the referral of clients to other firms.

Privacy Policy

Gilkison Group Pty Ltd is committed to protecting the privacy of your personal information. We collect your personal information to ensure we are able to provide you with advice and service that is appropriate to you.

It is important for us to ensure that the personal information we retain is accurate, complete and up to date. If you provide us with incomplete or inaccurate information, we may not be able to provide you with appropriate advice and service.

We have a written Privacy Statement that sets out the company's procedures for collecting, storing, using or disclosing your personal information.

We will not use or disclose personal information collected unless authorised by you, or where required under law e.g. instances relating to public health and safety, in connection with certain operations by or on behalf of an enforcement body, as required under the Corporations Act 2001, or the Anti-Money Laundering and Counter-Terrorism Financial Act 2006.

Please ask your Adviser if you would like to receive a copy of our Privacy Statement.

Compensation Arrangements

The Corporations Act 2001 (section 912(B)) requires that Gilkison Group Pty Ltd have adequate Professional Indemnity insurance in place.

Our Professional Indemnity insurance policy covers current representatives of Gilkison Group Pty Ltd, as well as the conduct of representatives and employees who no longer work for Gilkison Group Pty Ltd, however, did at the time of the relevant conduct.

A copy of our Professional Indemnity insurance policy is available upon request.

How can you give us instructions?

You may provide us with instructions relating to your investments during a meeting, or by telephone, fax or email.

It is important to note that in all cases, investment instructions are required in writing, after which we ask that you contact us via telephone to ensure we have received your instructions.

If you are not satisfied with the service provided, how can you make a complaint?

It is important to us that you are satisfied with the services we provide you. If at any time you have a complaint, contact us and we will do our best to resolve it quickly and fairly.

As a first step, please raise your concern with your Adviser.

If after 3 working days your complaint has not been resolved, please contact our complaints officer on 08 9364 1100 or write to us at the address shown at the beginning of this document.

If you still do not get a satisfactory resolution, please contact our external complaints resolution scheme:

Australian Financial Complaints Authority (AFCA)

GPO Box 3

Melbourne VIC 3001

Phone: 1800 931 678

Internet: www.afca.org.au