

Gilkison

Financial Services Guide

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 August 2024. 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.

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/Consulting
- Retirement Planning
- Estate Planning & Life Insurance
- Centrelink & Dept. of Veterans' Affairs entitlements
- Superannuation
- Managed Investments
- Direct Shares
- Deposit Products (e.g. Cash, Term Deposits)

In addition, our advisers are authorised to provide Tax (Financial) Advice Services incidental to the financial advice they provide.

Who will provide you with Financial Services?

Gilkison Group Pty Ltd ("the company") has been providing highly personalised advice and service to clients and their families since January 1979. 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. Gilkison acts on its own behalf when we provide financial services.

The Directors of Gilkison Group Pty Ltd are Dean Gilkison, Chris Taylor, Ashleigh Pano and Isabella Serra-Jones.

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.

If we provide further personal advice after providing our initial advice, we may record this in a Record of Advice, instead of an SOA. You may request a record of the further advice that is provided to you, if you haven't already been provided with it. You can also contact us, using the details at the start of this FSG, within 7 years from when the advice is provided, to request this record.

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 (SOA).

Our Financial Advisers are paid a salary, and where the Financial Adviser is also a Director and/or Shareholder, they may also receive shareholder distributions.

Advice Preparation Fee

Our Advice Preparation fee includes meetings with you, the time we take to determine our advice and the production of the SOA.

The Advice Preparation fee is based on the scope and complexity of advice provided to you. We will agree the fee with you, via a Terms of Engagement, before providing you with advice.

Annual Service Fees

We charge annual flat dollar fees for the provision of advice and service, which is collected monthly in arrears.

The level of fee we charge depends on the annual services we provide to you and the complexity of your circumstances. In all cases, any fees you pay will be outlined and agreed via a fixed term annual service agreement.

Commissions

Gilkison Group Pty Ltd is a fee for service company. We will attempt to reduce all commissions on insurance to nil. Where that is not possible, we will rebate the commission to you.

Alternative Forms of Remuneration

Gilkison Group Pty Ltd may from time to time receive other indirect benefits (e.g. technical support). Any benefits received, which is valued between \$100 and \$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 can 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, or you can find it on our website.

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. We understand that issues might arise from time to time that can cause our clients dissatisfaction. If at any time you are dissatisfied with us or our services, please contact and provide us with your concerns and feedback and allow us the opportunity to rectify the matter.

How to make a complaint?

You can provide us with your complaint by contacting us using any of the contact details on the cover page of this FSG and addressing it to the Responsible Manager. Whichever method you choose to lodge your complaint, please provide us with your full name, contact details and as many details as possible regarding your complaint.

If you are experiencing difficulties and need additional assistance/support in lodging your complaint, please contact us, and we will help you work through our complaints process.

How will we treat your complaint?

When we receive your complaint, we will:

- acknowledge your complaint within one business day of receipt or as soon as reasonably practicable;
- assess and investigate the matter(s) raised in your complaint;
- keep you informed of the progress of your complaint at key stages of the complaints handling process; and,
- provide you with a written response that will explain our investigation, decision, and reasons for our decisions once our investigation is complete.

How long will it take us to treat your complaint?

Generally, we will provide you with a response no later than 30 calendar days after receiving your complaint.

In some cases, a different time frame may apply where the resolution of your complaint is particularly complex, or there are circumstances beyond our control causing complaint management delays. Where this is the case, we will provide you with a delay notification which will inform you of the reasons for the delay and your rights to escalate the matter to the Australian Financial Complaints Authority (AFCA) if you are dissatisfied.

Australian Financial Complaints Authority (AFCA)

GPO Box 3
Melbourne VIC 3001
Phone: 1800 931 678
Email: info@afca.org.au
Internet: www.afca.org.au