

Financial Services Guide

PART 2 OF 2



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ADVISER DETAIL

Brent Gibson is the person who is providing the financial services to you. His ASIC Authorised Representative Number is 433039. Brent is a director of Gibson Financial Group Pty Ltd, (ACN 161 290 311; ASIC Authorised Representative Number 433040).

Brent Gibson and Gibson Financial Group Pty Ltd are Authorised Representatives of Elders Financial Planning Pty Ltd, Australian Financial Services License No: 224645

Brent Gibson has over 18 years experience in the financial services industry and this includes over 15 years of giving financial planning advice. Brent has completed his Diploma of Financial Planning and Advanced Diploma of Financial Planning through Deakin University in conjunction with the Financial Planning Association of Australia. Brent continues to undertake professional development study to strengthen his knowledge and expertise.

SERVICES

Brent is authorised to provide advice on the following strategies and products

- ♦ Savings and wealth creation strategies
- ♦ Investment Planning
- ♦ Superannuation Planning, including SMSF
- ♦ Retirement Planning
- ♦ Risk and insurance analysis
- ♦ Gearing strategies
- ♦ Cash Management Trusts
- ♦ Retirement Income Streams
- ♦ Managed Investments
- ♦ Master Trust products
- ♦ Superannuation products
- ♦ Personal and group Insurance

REMUNERATION

Gibson Financial Group Pty Ltd as trustee for GFG Unit Trust (trading as Gibson Financial Group) receives a portion of the fee for service paid by clients and/or the brokerage/commission paid by product issuers to Elders Financial Planning Pty Ltd.

Gibson Financial Group offers its services primarily on a fee for service basis, which may include hourly, fixed fees or fees based upon assets under management.

Prior to engaging Gibson Financial Group to provide financial planning services, you will be required to enter into a written agreement with Gibson Financial Group setting forth the terms and conditions of the engagement.

Fees which may be applicable for preparing your advice include:

- Statement of Advice Preparation: range from \$1,100 to \$5,500 depending on time and complexity of the advice document, calculated on an hourly rate of \$330.
- Ongoing Fees: these will vary depending on the ongoing service arrangement and the services provided. The minimum annual ongoing service fee is \$1,650.

Initial and Ongoing commission is also payable by some product providers, depending upon the investment or insurance premium amount.

All fees will be fully disclosed in a formal advice document.

NB: Costs include GST.

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