

GTG Advice Pty Ltd Financial Services Guide

This Financial Services Guide (FSG) dated 14 October 2021 is issued with the authority of GTG Advice Pty Ltd, ABN 49 604 645 114; Australian Financial Services Licence (AFSL) No. 513142.

It is designed to assist you in determining whether to use any of the services offered by GTG Advice Pty Ltd acting through its Authorised Representatives and contains information about:

- GTG Advice Pty Ltd which, as the AFS Licensee, is responsible for the financial services
- Your adviser who provides the services to you on behalf of GTG Advice Pty Ltd as an Authorised Representative
- The financial services and products for which your adviser is authorised to provide advice
- How GTG Advice Pty Ltd, your adviser, and other related parties are paid for the services provided to you
- Any associations or relationships that could create potential conflicts of interest
- Details of our Professional Indemnity Insurance
- Who to contact should you have a complaint or require records of advice

Authorised Representative Profile (ARP)

This FSG must be read in conjunction with the ARP as it forms part of this FSG. It provides detailed information about your adviser such as their contact details, ASIC Authorised Representative number and the types of financial products they can advise and deal in.

Please retain both the FSG and the ARP for your reference and for any future dealings with GTG Advice Pty Ltd.

The providing entity, being your adviser, acts for GTG Advice Pty Ltd when providing authorised financial services.

Other documents might you receive

You might receive the following documents to help you make an informed decision on any financial strategy or recommend financial product.

Statement of Advice (SOA)

All personal advice provided to you will be outlined in an SOA. The SOA will contain personalised advice, the basis on which it is given, the reasons it is in your best interests, details of fees, commissions and information on relevant associations.

Where further advice is provided that involves a significant change you will be provided with an SOA.

Where further advice is provided that does not involve a significant change, your adviser will make a record of the advice (ROA).

Product Disclosure Statement (PDS)

You will receive a PDS if your adviser has provided advice on a particular product. A PDS will contain the key features of the financial product, significant risks and benefits, and fees associated with the product.

Who is GTG Advice Pty Ltd?

GTG Advice Pty Ltd (trading as GTG Capital Partners) holds an Australian Financial Services Licence No. 513142 (AFSL) issued by ASIC and is wholly Australian owned and operated licensee company.

GTG Advice Pty Ltd conducts business through a network of advisers who are appointed as Authorised Representatives under its AFSL. Each adviser is on the Register of Authorised Representatives maintained by ASIC ("the ASIC Register"). ASIC has allocated an Authorised Representative number to all Authorised Representatives.

Who is your Adviser?

Your adviser will be a GTG Advice Pty Ltd Authorised Representative listed in the Authorised Representative section of this FSG.

What kinds of financial services and products are available to you?

Your adviser can offer a range of insurance, investment, superannuation and retirement strategies and products.

GTG Advice Pty Ltd maintains an Approved Products List (APL) a copy which can be supplied to you upon request.

What advice is available to you?

Your adviser can provide advice and strategies on the following, but not limited to:

- Savings and wealth creation
- Financial management
- Investments in Funds, ETF's and shares
- Superannuation
- Retirement
- Self-managed superannuation funds
- Insurance – Risk Cover
- Estate planning
- Centrelink
- Salary packaging
- Business succession
- Finance and gearing

See the ARP for details of which products GTG Advice Pty Ltd authorises your adviser to provide personal financial advice on and/or to deal in.

What are the initial services provided by your adviser?

- Identification of your financial goals and objectives
- Collection and analysis of your existing personal financial situation
- Investigation and consideration of possible financial planning strategies and products that will assist you in meeting your goals and objectives, ensuring they are in your best interests.
- Presentation of a written recommendation, referred to as a Statement of Advice
- Implementation of your strategy

What are the ongoing services that can be provided by your adviser?

- Revision of your personal and financial situation at suitable agreed intervals
- Discussion of whether their recommendations remain appropriate should your personal circumstances or the legislative environment change
- Implementation of any recommendations made as part of their ongoing service to you

If your circumstances change over time your initial advice, recommendations, strategies, and products may no longer be appropriate for you. Your adviser can periodically review this advice to determine its appropriateness, or you can contact your adviser for a review when your circumstances change.

How will you pay for the services provided and what do they cost?

All fees are payable to GTG Advice Pty Ltd.

GTG Advice Pty Ltd and your adviser can be paid by fees or commissions, or a combination of both, for both the initial advice and ongoing service. Your adviser will discuss and agree both the rate and method of payment with you before any services are provided.

Any ongoing service fee agreements established after 1 July 2013 will require your adviser to send you, on the anniversary of the agreement, a Fee Disclosure Statement (FDS).

The FDS describes for the previous 12 months:

- The amount of fees paid by you
- The services that you were entitled to receive
- The services that you did receive

Fees

Initial fees and any ongoing fees may be a fixed rate fee, a percentage, based on an hourly rate, or a combination of these and will reflect the complexity of your personal situation and the time and effort in our work for you.

Fees may also include brokerage on direct share trades. Brokerage is an amount marked up on the cost of the trade.

Commissions

For clients to whom GTG Advice Pty Ltd provided services before 1 July 2013, GTG Advice Pty Ltd may receive a commission from the product issuer (usually at the end of each month or annually). Ongoing commissions may be paid for as long as you hold the product.

Commissions vary depending on the circumstances, however, may be up to 5% initial and 1% ongoing of the amount for investment products, and up to 66% initial and 22% ongoing of the premium for life insurance products.

For example, for an investment of \$10,000 in a product whose product issuer pays 5%, GTG Advice Pty Ltd will receive an initial amount of \$500. Your adviser may receive up to 100% of this benefit, i.e. \$500.

Referral Fees

If a third party referred you to GTG Advice Pty Ltd, your adviser may forward referral payments or commissions to the third party. These amounts do not involve additional costs to you and will be disclosed in your SOA.

All Fees and Commissions are subject to GST.

Lack of Independence Disclosure Notice:

GTG Advice Pty Ltd can't call ourselves independent. The law makes it very difficult for most advisers to say they are independent, unbiased or impartial, even if they are not in any way linked to a financial product provider (like a bank). If, for example, an adviser gets paid a commission to help a client arrange some insurance they are automatically prohibited from calling themselves independent. Most advisers who receive those commissions charge their clients very little (if anything) for the advice or the help they provide putting a policy into place. From time to time we receive these commissions. Although GTG Advice Pty Ltd always put your interests before ours when giving advice, GTG Advice Pty Ltd cannot (by law) call ourselves independent, unbiased or impartial.

How are GTG Advice Pty Ltd and its Authorised Representatives paid?

All fees and commissions disclosed in the SOA are payable to GTG Advice Pty Ltd. GTG Advice Pty Ltd will forward up to 100% of the amount paid to your adviser. For example, if GTG Advice Pty Ltd receives \$100, GTG Advice Pty Ltd will retain up to \$0 and pay up to \$100 to your adviser.

What other benefits may product providers give to GTG Advice Pty Ltd or your adviser?

Some product providers may give GTG Advice Pty Ltd or your adviser non-commission benefits such as entertainment, training and support, or sponsorship Both GTG Advice Pty Ltd and your adviser maintain a Register in line with industry standards to document any alternative forms of payment

received. These registers are publicly available and must be provided within 7 days after request.

What relationships or associations does GTG Advice Pty Ltd have with financial product Issuers?

None.

What information do you need to provide in order to receive personal advice?

Your adviser will collect your personal objectives, lifestyle goals, details of your current financial situation and any other relevant information typically by completing a Client Profile Questionnaire.

The information obtained will be assessed by your adviser to assist them in providing advice that is in your best interests. You have the right to withhold personal information, but this may compromise the effectiveness of the advice you receive.

You should read any warnings contained in the Client Profile Questionnaire and SOA carefully before making any decision relating to a financial strategy or product.

How can you give instructions to your adviser about your financial products?

You may specify how you would like to give your adviser instructions. For example, you may nominate to instruct by telephone, fax, email or other means.

What information is maintained in your file and can you examine the client file and who may access it?

Your adviser will maintain a record of your personal information including details of your goal and objectives, financial situation and needs, and any recommendations made to you. If you wish to examine your file or receive a copy of your record of advice, please ask your adviser and they will make arrangements for you to do so.

When advice is provided to you, you may request a record of that advice within 7 years of receiving the advice. This can be done by contacting your adviser or GTG Advice Pty Ltd directly.

GTG Advice Pty Ltd and your adviser are committed to complying with a privacy policy to protect the privacy and security of your personal information. Please ask your adviser if you wish to obtain a copy of our privacy policy.

What compensation arrangements are in place?

GTG Advice Pty Ltd holds Professional Indemnity (PI) Insurance cover under its AFS Licence. The limit of the indemnity is \$2.5 million for any one claim and \$5 million in the aggregate for all claims in one year arising out of its AFS Licence activities. The PI Insurance cover satisfies the

requirements for compensation arrangements under section 912B of the Corporations Act 2001.

Disputes handling & our complaints policy

We treat any complaint we receive seriously. If you are dissatisfied with your experience as our client we ask that you communicate with us (e.g. by phone, email or in person) so we can try to resolve the issue for you. We'll do our best to help figure out the background of the matter with you.

We have adopted best practice complaints handling processes to ensure:

- Acknowledgement of your concerns within 24 hours of receipt;
- Speedy assessment and investigation;
- Timely provision of a response (known as an IDR response) no more than 30 days after we receive your complaint.

If we cannot resolve the issue to your satisfaction within that time frame we will refer you to the free industry complaints handling body known as Australian Financial Complaints Authority Limited (AFCA).

We are a financial member of AFCA, the Government approved External Disputes Resolution scheme.

AFCA can be reached at 1800 931 678
AFCA's mail address is GPO Box 3, Melbourne Vic 3001
AFCA's website is www.afca.org.au

This service is provided to you free of charge.

This FSG is issued by:

GTG Advice Pty Ltd
ABN 49 604 645 114
AFS Licence No. 513142

Level 8, 10 Market Street
Brisbane, QLD 4000

GPO Box 550
Brisbane, QLD 4001

Phone: 1300 640 242
Email: info@gtgcapital.com.au



FINANCIAL SERVICES AUTHORISED REPRESENTATIVE PROFILE

The financial services referred to in this guide are provided by GTG Advice Pty Ltd, ABN 49 604 645 114, Corporate Authorised Representative Number 1007787. This Financial Services Authorised Representative Profile forms part of the Financial Services Guide (FSG) issued by GTG Advice Pty Ltd and must be read in conjunction with the FSG Version 3.01 March 2022.

Darren Gollan Authorised Representative Number: **1007784**

EXPERIENCE:

- Bachelor of Commerce
- Diploma of Financial Planning
- Advanced Diploma of Financial Planning
- Margin Lending and Geared Investments Accredited
- Self-managed Super Fund Accredited
- ASX Accredited Derivatives Adviser Level One
- Registered Tax Agent (financial) Adviser (No: 25378381)

PROFESSIONAL MEMBERSHIPS:

- Member of the Financial Planning Association

GTG Advice Pty Ltd

CONTACT DETAILS:

GTG Advice Pty Ltd | ABN 49 604 645 114

Address:

Level 8, 10 Market Street, Brisbane QLD 4000
GPO Box 550, Brisbane QLD 4001

Phone:

1300 604 242

Email:

info@gtgcapital.com.au

Website:

www.gtgcapital.com.au



AUTHORISATIONS

GTG Advice Pty Ltd is authorised to provide financial product advice and deal in the following classes of financial products on behalf of retail and wholesale clients:

- Basic Deposit Products
- Non-basic Deposit Products
- Non-cash Payment Products
- Government Debentures, Stocks, or Bonds
- Life Products – Investment Life Insurance
- Life Products – Life Risk Insurance Products
- Estate Planning
- Managed Investments Schemes, including Investor Directed Portfolio Services (IDPS)
- Retirement Savings Account Products
- Securities (shares, ETFs)
- Derivatives
- Superannuation (SMSFs, Pensions)
- Standard Margin Lending Facilities

FEES & CHARGES

GTG Advice Pty Ltd offers a range of payment options including fees and commissions, as explained below, on funds/insurance policies placed, or a combination of both methods. Fees and commissions charged will be detailed within the Statement of Advice document.

Fee for Service

You may choose to pay a fee for service. Our fee is based on either the time we spend developing a detailed Statement of Advice for you or on the value of the funds you invest. This will be negotiated and confirmed with you prior to us proceeding with the recommendation. Our hourly rate is \$750 inclusive of GST.

| | | |
|---------------------------------|--------------------|------------------------------|
| Ongoing Advice for SMSFs | • Basic | \$2,200.00 per annum |
| | • Technical | \$15,000.00 per annum |

A tax invoice for services will be provided. Fees must be made payable to GTG Advice Pty Ltd.

Statement of Advice fees start at:

There is a set fee of \$750 - \$20,000 for the preparation of a detailed Statement of Advice. This is in addition to any ongoing service fees that may be agreed upon.

Ongoing Advice, Initial, and Commissions – Initial & Ongoing (Investment & Risk)

If the remuneration we receive is to be commission, such commission will be paid to GTG Advice Pty Ltd as explained in the main part of this FSG. At present, Darren Gollan receives 100% of the initial and ongoing commissions payable to GTG Advice Pty Ltd as remuneration for providing you with a financial service.

- Ongoing fees range from \$750 - \$20,000 per annum, subject to agreement and review
- Risk commissions are 66% upfront, and 22% ongoing

Additional Incentives and Volume Bonus

Product providers may, from time to time, provide financial support for training and conferences, or contribute to costs associated with providing seminars and advertising. Details of these benefits will be explained in the Statement of Advice that is provided by GTG Advice Pty Ltd.

GTG Advice Pty Ltd is member of the Financial Planning Association of Australia and abides by its Code of Ethics and Rules of Professional Conduct. As a condition of this Membership, authorised representatives of GTG Advice Pty Ltd must hold and maintain a register that lists any “soft dollar” benefits that they may receive from time to time from institutions that they place business with. You are entitled to ask your adviser to view their register.

Amounts Payable to Preferring Parties

GTG Advice Pty Ltd advisers will consult with clients who are referred by third parties, including accounting and solicitor firms or other professional organisations. GTG Advice Pty Ltd advisers do not in general offer or promote any payment or benefits for such referrals. In the event that any payment or benefits for a referral is agreed with a third party, this will be disclosed in the Statement of Advice document presented to you.



FSG ACKNOWLEDGEMENT OF RECEIPT

Date received: _____

Signature (client 1): _____

Name (client 1): _____

Signature (client 2): _____

Name (client 2): _____