



# **GOLDSBOROUGH**

FINANCIAL SERVICES

LISTEN | RESPOND | DELIVER

## Financial Services Guide

**Goldsborough Financial Services Pty Ltd**

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ABN 89 064 640 142 AFS Licence No 225330

*Distribution of this FSG has been authorised by Goldsborough Financial Services Pty Ltd.*

## About this FSG

This Financial Services Guide, which includes the Representative Profile presented with it, is designed to inform you of certain important matters that will help you decide whether to use our services.

The matters covered by the FSG include:

- who we are;
- how we can be contacted;
- what services we are authorised to provide you;
- how we (and any other relevant parties) are remunerated;
- details of any potential conflicts of interest; and
- details of our internal and external dispute resolution procedures and how you can access them.

## Other documents you may receive from us

### Statement of Advice

A Statement of Advice is a written record of personal advice that we give you and sets out:

- our understanding of your personal circumstances and objectives;
- our recommendations about any strategies, specific investments and financial products;
- the basis on which the recommendations are given; and
- information about any fees, commissions and associations which may have influenced the advice.

In general, we must provide you with a SoA the first time we provide you with personal advice and again whenever we provide advice where there has been a significant change in your circumstances.

In other situations, where we are not required to give you a SoA, we will keep our own Record of Advice (RoA). You can request a copy of this by contacting us any time up to seven years from the date the advice was provided.

### Product Disclosure Statement

In the event that we make a recommendation to acquire a particular financial product, or offer to arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement (PDS). The PDS contains information about the product that will enable you to make an informed investment decision. A prospectus may be issued instead of a PDS for some classes of financial products, for example shares and debentures.

### Fee Disclosure Statement

If you enter into an ongoing advice arrangement with Goldsbrough we must provide you with a Fee Disclosure Statement (FDS) each year. The statement includes information about what services you are entitled to, what services we provided, and how much you paid us for these services. These must be provided to you no later than 60 days after the nominated annual disclosure date.

### How to instruct or contact us

You may decide how you would like to give us instructions. You can choose from, or use a combination of, verbal, post, email or fax.

## Three pillars to achieving your desired financial future

- 1 A strategic plan to ensure you have the right strategies to achieve your desired lifestyle and financial goals
- 2 An investment plan to ensure you continue to grow your wealth to achieve your desired goals
- 3 Capital and lifestyle protection in place to ensure your strategies withstand any expected or unexpected life events

# About Goldsbrough Financial Services

## About us

Goldsbrough specialises in providing personal financial planning services to individuals, and we have been successfully doing so since 1992. We have our own Australian Financial Services License and are a Financial Planning Association Professional Practice.

Goldsbrough's offices are at 120 Greenhill Road, Unley, South Australia. The company is 100% owned by a number of its key advisers and staff.

## Our Guiding Principles

we **LISTEN** to your needs.

When you talk to one of our advisers you will notice that they listen and take the time to understand your needs and goals. All of our advisers are qualified and experienced professionals who pride themselves on being approachable and accessible.

we **RESPOND** to your goals.

We develop personalised advice that is tailored to your goals. Our aim is to offer simple choices and solutions for our clients that take you where you want to go. You remain in control but we support and guide you with advice and our experience.

we **DELIVER** on your expectations.

We do what we say we will do. We know from experience that great results are achieved when a client and their adviser understand each other and work well together, communicating successfully.

Goldsbrough has a team of talented people who support you and your adviser. We invest in technology, education and resources to ensure the entire team are able to deliver on their responsibilities to you.

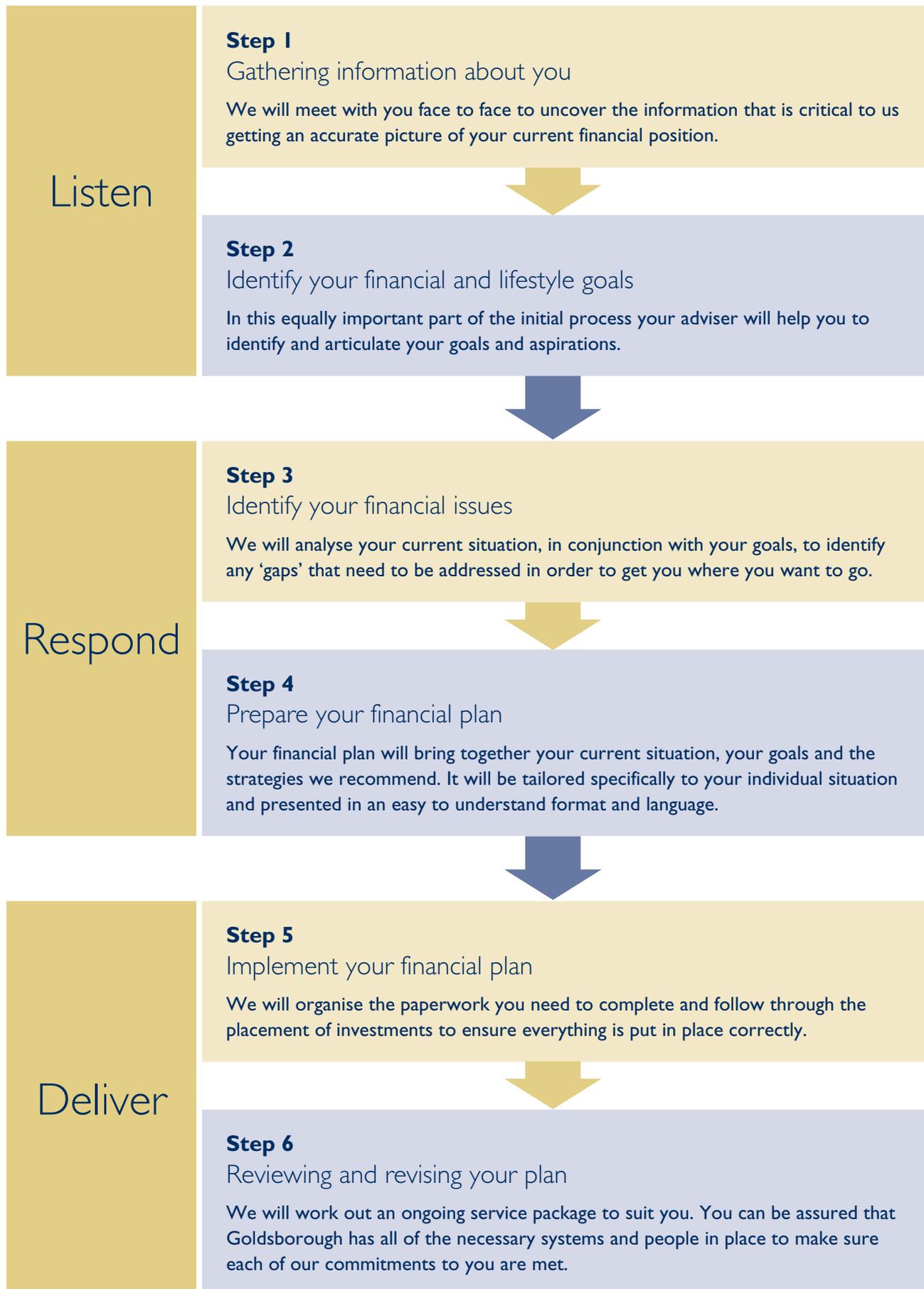
## Australian Financial Services Licence

The Australian Securities and Investment Commission (ASIC) have issued Goldsbrough Australian Financial Services Licence number 225330. This licence authorises us to provide advice on and deal in the following classes of products:

- Superannuation (including Account Based Pensions)
- Managed Investment Schemes
- Life Insurance Products
- Securities (including shares listed on the ASX)
- Government Stocks, Bonds and Debentures
- Deposit and Payment Products
- Retirement Savings Accounts
- Standard Margin Lending Facilities

Your adviser has been authorised by Goldsbrough Financial Services to act on your behalf. Goldsbrough is responsible to you for any financial services provided to you by our advisers.

# The Financial Planning Process



## How you pay for our services

For investment portfolio and strategy advice Goldsbrough operates on a fee for service basis. Fees can be invoiced to you directly, or it may be possible to have the fee deducted directly from your investment portfolio.

Clients may have existing products which pay commissions. If the product continues to be suitable for your needs we may recommend it be retained. The cost of life insurance advice may also be covered by commissions (see below).

We will provide details of the fees, commission or any other benefits Goldsbrough, or your adviser, may receive before we provide a service to you.

Where possible the actual dollar amount of any fee will be disclosed. If this is not possible then an explanation will be provided to show how the fee will be calculated and an estimation provided.

### Free Initial Appointment

We offer a free initial appointment to prospective clients. This provides you with an opportunity to explore if you and the adviser are compatible and also for the adviser to determine if we are in a position to assist you.

### Strategic Advice

Strategic advice, including product recommendations, is charged on a fixed dollar basis. The fee will be based on the level of complexity and the amount of work involved. The scope of our advice and the amount of our fee will be clearly disclosed to you in writing and we will require your signed approval before we proceed.

Strategic advice is presented in a Statement of Advice. The scope of the advice can be as holistic or as specific as you wish.

### Product Implementation

Where we make product recommendations as part of our advice, and you wish to go ahead with these recommendations, then an Implementation Fee may be charged to cover our time in arranging all necessary paperwork and liaison with the product provider. This fee may be a fixed dollar amount, or a percentage of the amount being invested.

### Ongoing Advice Service

If you wish to engage your adviser on an ongoing basis to review your financial plan and/or your investments then we have a range of ongoing service packages designed to suit the different needs of our clients. Your adviser will discuss your expectations around what you require as ongoing service as well as any cost constraints and recommend a service package.

We will provide you with a 'Client Service Agreement', which clearly sets out what you will receive as part of your ongoing service package. This agreement is signed off by both the client(s) and the adviser. The fee is calculated on the basis of what

is included in the package and may be charged as a percentage of funds under advice, a fixed dollar amount, or a combination of these.

### Life Insurance

For advice concerning insurance we can operate under the fee for service basis described above, or alternatively you may elect for our remuneration to be covered partially or fully via a commission paid to us when we place insurance on your behalf. Commission is paid to us direct by the product provider and is not an additional cost to you.

Initial commission is based on a percentage of the first year's premium and may be up to 88% of the initial premium. A renewal commission of up to 30% of the annual premium may also be paid upon renewal of the policy each year.

### Non-Monetary Benefits

Goldsbrough, and our advisers, are not allowed to accept non-monetary benefits from product issuers if the value is \$300 or more. Goldsbrough maintain a register of any non-monetary benefits received with a value between \$100 and \$300. We will provide a copy of this register if you request to see it.

### Our associations and relationships

Some product providers make payments called rebates to financial planning firms. These rebates are calculated on the basis of a percentage of funds under management. They are paid from the provider's capital and are not an additional fee to you. The percentage will be no greater than 0.2% pa. They are not guaranteed payments and the product provider can terminate them at any time. No new rebate arrangements were permitted to be entered into after 1 July 2013.

FirstChoice and OnePath have elected to pay us a rebate for some of their products. If a rebate applies to a product we are recommending this will be clearly disclosed in the Statement of Advice.

## Your confidence in our advice

If you have a complaint:

### Step 1

If you are unhappy with the advice you receive or other aspects of our service, please contact your adviser to discuss your concerns.

We are always striving to improve the services we offer and rely on feedback from our clients to help us in this regard.

### Step 2

If you are not satisfied with the response from your adviser then you should either write to:

Complaints Officer  
Goldsborough Financial Services Pty Ltd  
120 Greenhill Road Unley SA 5061

or phone 08 8378 4000 and talk with our Complaints Officer

We will try to solve your complaint quickly and fairly. We will deal with your complaint within 45 days.

### Step 3

We are members of the independent complaints handling body, the Australian Financial Complaints Authority (AFCA).

If the complaint cannot be resolved to your satisfaction you may refer the matter to AFCA.

You can contact AFCA on 1800 931 678

via their website [www.afca.org.au](http://www.afca.org.au)

via email at [info@afca.org.au](mailto:info@afca.org.au)

or by post at GPO Box 3, Melbourne Victoria 3000

The Australian Securities and Investment Commission (ASIC) also has a freecall infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

### Professional indemnity insurance (compensation requirement)

We confirm that we have arrangements in place to ensure we continue to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended). In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for Goldsborough and our authorised representatives/representatives/employees in respect of our authorisations and obligations under our Australian Financial Services Licence. This insurance will continue to provide such coverage for any authorised representative/representative/employee who has ceased work with us, for work done whilst engaged with us.

### Financial Planning Association (FPA)

Goldsborough is a FPA Professional Practice and is committed to upholding the FPA's Code of Professional Practice.

If your concerns involve ethical conduct you may also wish to consider raising these with the FPA. They can be contacted at GPO Box 4285, Sydney NSW 2001 or by phone on 1300 626 393.

## How we manage your personal information

We are committed to implementing and promoting a privacy policy that will ensure the privacy and security of your personal information.

A copy of our privacy policy is available on our website, [www.goldsborough.com.au](http://www.goldsborough.com.au), or we will post you a copy if you contact us with your request.

All of our employees and Authorised Representatives are required to adopt and adhere to our privacy policy.

### **Privacy Policy Statement**

We need to collect your personal information in order to provide you with the financial services you have requested. We will maintain a record of the personal information you provide to us, which includes details of your investment objectives, financial position and needs. We also maintain records of any recommendations made to you and the investments placed on your behalf.

We are required under the Corporations Act, certain regulations issued by the Australian Securities and Investments Commission and the rules of professional conduct of the Financial Planning Association to collect the above information about you for the purposes of providing personal financial product advice. You can elect not to provide this information but you need to be aware that if you do not we may not be in a position to provide you with the services you require.

Your file is kept secure and remains the property of Goldsborough. If you ask we may provide you with copies or a summary of relevant documents in our file. In some circumstances, permitted by law, we may deny you access and in that event we will explain the reason why.

In the event that your personal financial adviser is unavailable or has left the organisation your personal information may be provided to another of our financial planners so that they may assist you. In addition it may be necessary to provide your personal information to the following third parties:

- insurance providers, superannuation trustees and product providers related to the services you have requested;
- organisations that help us operate our business such as those that provide accounting, audit, legal or computer services;
- organisations involved in a business restructure or a transfer of all or part of our business;
- government authorities and other organisations when required by law.

We will not provide your details to any other third party unless under your authorisation. We do not pass on personal information for the purposes of direct marketing.

The information provided in this Privacy Policy Statement is a summary only and is based on the requirements of the Privacy Act (Private Sector) 1998 and the National Privacy Principles issued September 2001. Our privacy policy also meets the requirements of the Privacy Amendment Act (2012) and the Australian Privacy Principles, which are effective from 12 March 2014.

### **Anti money laundering requirements**

As a financial service provider, we have an obligation under the Anti Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds.

This means that we will ask you to present identification documents such as passports and driver's licences. We must also retain copies of this information, and to pass it on to third parties through which you would be investing, such as product providers. We assure you that this information will be stored securely in line with our Privacy Policy.

# The Goldsborough Investment Philosophy

For our clients we aim to achieve the best possible return with a level of risk and uncertainty that they feel comfortable with.

When making investment recommendations we apply the following principles:

## PERSONAL

Each client is different with different past experiences, goals and needs.  
We tailor our recommendations specifically for our clients.

*"People don't plan to fail, they fail to plan."*

## DIVERSIFIED

Diversification is proven to reduce investment risk and smooth returns.

We believe the foundation of a sound investment strategy is diversification across different asset classes, regions and investment styles.

*"Don't put all your eggs in one basket."*

## DISCIPLINED

Being disciplined means not over-reacting to short term market movements that are part of the inevitable investment and economic cycle.

Taking a strategic approach to investing and maintaining a long term outlook can prevent some of the pitfalls that unsuccessful investors suffer when letting emotions guide their investment decisions.

*"It's about time in the market, not timing the market."*

## RESEARCHED

As financial planners we have significant experience in dealing with many different types of investments but that does not make us expert stock pickers or investment managers.

We believe that professional investment managers are best placed, with their wealth of experience, resources and in-depth research, to make superior day to day investment decisions on our clients' behalf.

*"If it sounds too good to be true, it probably is."*



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[www.goldsborough.com.au](http://www.goldsborough.com.au)

# About your adviser

## Financial Planners

Goldsborough Financial Services holds an Australian Financial Services License (AFSL) to provide advice on and deal in the following types of products;

- superannuation
- life insurance and life investment products
- securities
- deposit and payment products
- managed investment schemes, including investor directed portfolio services
- retirement savings accounts
- standard margin lending facilities
- Government debentures, stocks or bonds



Will Chapman BAppFin, AFP®  
Authorised Representative (# 311745)  
of Goldsborough Financial Services Pty Ltd

Will may advise and deal in all of the classes of products covered by our AFSL.

Will is registered with the Tax Practitioners Board as a tax (financial) adviser.

Will receives a percentage of any fees or commission that Goldsborough earns in respect of his clients. This percentage is fixed and does not vary according to the product recommended.



Brenton Miegel DipFP  
CERTIFIED FINANCIAL PLANNER® professional  
Authorised Representative (# 227297)  
of Goldsborough Financial Services Pty Ltd

Brenton may advise and deal in all of the classes of products covered by our AFSL.

Brenton is registered with the Tax Practitioners Board as a tax (financial) adviser.

Brenton receives a percentage of any fees or commission that Goldsborough earns in respect of his clients. This percentage is fixed and does not vary according to the product recommended.



Lachlan Harvey BEc, F Fin  
CERTIFIED FINANCIAL PLANNER® professional  
Authorised Representative (# 227293)  
of Goldsborough Financial Services Pty Ltd

Lachlan may advise and deal in all of the classes of products covered by our AFSL.

Lachlan is registered with the Tax Practitioners Board as a tax (financial) adviser.

Lachlan receives a percentage of any fees or commission that Goldsborough earns in respect of his clients. This percentage is fixed and does not vary according to the product recommended.



John Oliver DipFP  
CERTIFIED FINANCIAL PLANNER® professional  
Authorised Representative (# 227298)  
of Goldsborough Financial Services Pty Ltd

John may advise and deal in all of the classes of products covered by our AFSL.

John is registered with the Tax Practitioners Board as a tax (financial) adviser.

John receives a percentage of any fees or commission that Goldsborough earns in respect of his clients. This percentage is fixed and does not vary according to the product recommended.

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### Important Information

This Profile should be provided in conjunction and read with the Financial Services Guide, which sets out all other required matter.



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Australian Financial Services Licensee  
Licensee No 225330

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Email: [mail@goldsborough.com.au](mailto:mail@goldsborough.com.au)  
[www.goldsborough.com.au](http://www.goldsborough.com.au)

# About your adviser



Sam Martin DipFP

CERTIFIED FINANCIAL PLANNER® professional  
Authorised Representative (# 252676)  
of Goldsbrough Financial Services Pty Ltd

Sam may advise and deal in all of the classes of products covered by our AFSL.

Sam is registered with the Tax Practitioners Board as a tax (financial) adviser.

Sam receives a percentage of any fees or commission that Goldsbrough earns in respect of his clients. This percentage is fixed and does not vary according to the product recommended.



Craig Kirkwood AFP®

Authorised Representative (# 401525)  
of Goldsbrough Financial Services Pty Ltd

Craig specialises in personal insurance but may advise and deal in all of the classes of products covered by our AFSL.

Craig is registered with the Tax Practitioners Board as a tax (financial) adviser.

Craig receives a percentage of any fees or commission that Goldsbrough earns in respect of advice provided to his clients. This percentage is fixed and does not vary according to the product recommended.



Michelle Sanchez-McCallum

B.Comm AFP®  
Authorised Representative (# 325471)  
of Goldsbrough Financial Services Pty Ltd

Michelle may advise and deal in all of the classes of products covered by our AFSL.

Michelle is registered with the Tax Practitioners Board as a tax (financial) adviser.

Michelle is paid a salary and may also be paid a bonus based on a percentage of any fees Goldsbrough receives in respect of advice she provides.



Matthew Kelly B.Bus (AppFin) CFP®

Authorised Representative (#314983)  
of Goldsbrough Financial Services Pty Ltd

Matthew may advise and deal in all of the classes of products covered by our AFSL with the exception of standard margin lending facilities.

Matthew is registered with the Tax Practitioners Board as a tax (financial) adviser.

Matthew is paid a salary and may also be paid a bonus based on a percentage of any fees Goldsbrough receives in respect of advice he provides.



Valeska Farrow DFP

Representative  
of Goldsbrough Financial Services Pty Ltd

Valeska may provide general advice in relation to all of the classes of products covered by our AFSL. In addition, she may provide personal advice and deal in life insurance products. Valeska is paid a salary.

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