Financial Services Guide

Part 1

GODFREYPEMBROKE
Financial Advice Specialists

Version 1, 16 July 2026

Important Information

Financial Services Guide

This Financial Services Guide (FSG), is designed to clarify who we are and what we do, and to help you decide whether to use our services.

This FSG should be read in conjunction with the Part 2 - Representative Profile. Together, they provide essential information about the financial services offered, including details about Godfrey Pembroke, the corporate authorised representative, and your financial advice specialist.

Please read both documents before making any financial decisions based on our advice. The Representative Profile outlines your adviser's specific details including contact details, the strategies and products they can recommend, how they charge for their services, and any referral arrangements in place.

To make things simple, this guide explains:

- the services and types of products we're able to offer you;
- how we and our associates are paid and – any other benefits we may receive;
- any potential conflicts of interest we may have;
- how we protect your privacy and handle your personal information; and
- how we resolve disputes, and what you should do if you have one.

Please read through the combined FSG and separate Representative Profile, as it's full of useful information – and is also worth holding on to for future reference. The Privacy Notification is worthwhile reading as it gives you further clarity on how we handle your personal information. And of course, if you ever have any questions, please contact us.

Other documents you may receive

In addition to this FSG, if we provide you with financial advice we will also present you with a written Statement of Advice (SOA). This will describe:

- advice and strategies we recommend and the reasons why;
- the financial products and services we recommend and the reasons why;
- any fees or commissions we will receive; and
- any associations we have with financial product providers or other parties that may influence the advice we provide.

After that, any time you receive further financial advice from us, we will either provide you with another SOA or give you (or keep our own) written Record of Advice (ROA). You can request a copy of this by contacting us any time up to seven years from the date of the advice provided. Please refer to the '**Contact us**' section of this FSG for our contact details.

To help you make an informed decision about a financial product you generally will be given a Product Disclosure Statement (PDS) which outlines the product features and costs in detail. In certain circumstances it is not a requirement that you be given a PDS (including, for example, where you already have one).

Giving us instructions

If you want to make changes to your financial plan or provide other instructions, please contact us. Please refer to the '**Contact us**' section of this FSG for our contact details.

Generally, you will need to give us instructions in writing (e.g. email or letter) or another method agreed with us.

Not Independent

Godfrey Pembroke Group Pty Ltd (Godfrey Pembroke) is not independent, impartial or unbiased because we may receive commissions on life insurance products we recommend to our clients.

About Godfrey Pembroke Group Pty Ltd

At Godfrey Pembroke Group Pty Ltd (Godfrey Pembroke), we are committed to delivering a comprehensive suite of financial advice services tailored to meet the diverse needs of our clients. Our network of experienced financial advice specialists brings deep technical expertise and a strong understanding of complex financial matters.

Since our establishment in 1981, Godfrey Pembroke has built a reputation for excellence, underpinned by a legacy of personalised service and a steadfast focus on our clients' goals. We are proud to be an adviser-owned and adviser-led licensee, where equity participation fosters a shared commitment to professionalism, accountability, and the delivery of high-quality financial advice. This structure ensures our advisers are actively engaged in shaping the direction, culture, and service standards of our group—reflecting our belief in the value of trusted relationships and enduring client outcomes.

Our financial advice specialists are representatives of Godfrey Pembroke Group Pty Ltd ABN 38 078 629 973 Australian Financial Services Licensee 245451. The FSG and Representative Profile are issued by Godfrey Pembroke.

Our corporate authorised representatives are required to pay a flat fee to the licensee (Godfrey Pembroke) for the provision of licensing, compliance, and support services.

Our associations and relationships

If you would like further information about independence, conflicts or selecting a financial adviser you can visit ASIC's Money Smart website (www.moneysmart.gov.au/investing/financial-advice).

Godfrey Pembroke financial advice specialists are required by law to provide financial advice that meets the obligations set out in the Corporations Act to act in the best interests of each client.

Approved Product List

Our Approved Products List (APL) is a list of what we consider to be sound quality, fully researched products, but doesn't include all possible products available in the market. Only products and services that have been examined by our experienced research consultants are placed on our APL.

When selecting products for you, we are generally limited to the range of investment products and a selection of 12 insurance providers on the APL.

Your adviser will first source from the APL before providing any recommendations. They will only recommend a product or service after considering its appropriateness in relation to your individual objectives, financial situation, needs and best interests. Where your strategy requires products and services other than those on the APL to act in your best interests, the Godfrey Pembroke Group research consultants will be consulted, and we will seek to find an alternative solution.

What we do

Godfrey Pembroke is authorised to provide financial advice in relation to:

- Wealth Accumulation
- Income & Asset Protection
- Tax Strategies
- Superannuation
- Retirement & Redundancy Planning
- Estate Planning
- Government Benefits
- Debt Management

and to provide advice and deal in the following financial products:

- Basic Deposit Products
- Non-basic Deposit Products
- Life Products – Investment Life Insurance
- Life Products – Life Risk Insurance
- Managed Investment Schemes, including Investor Directed Portfolio Services (IDPS)
- Superannuation
- Retirement Savings Accounts
- Securities
- Standard Margin Lending Facilities

Your financial advice specialist is authorised to provide advice in specific areas only. For detailed information about the services and financial products they are authorised to advise on, please refer to their Representative Profile.

Contact us

For more information on anything you have read in this document or if there is anything else we can help you with, please contact us at:

Address: Lawson Place, Suite 409, Level 4, 167 Phillip Street, Sydney NSW 2000.

Phone: 1300 856 286

Email: service@godfreypembroke.com.au

Your confidence in our advice

Your satisfaction is of paramount importance to us and we have procedures in place to resolve any concerns promptly, and fairly.

Our complaints procedure

If you're unhappy with the advice you receive or other aspects of our service, please follow the steps outlined below.

1. Please let your financial advice specialist know in the first instance. You can also raise your complaint at any time by
   contacting us at:

   Godfrey Pembroke Group Advice Dispute Resolution
   Lawson Place, Suite 409, Level 4, 167 Phillip Street, Sydney NSW 2000 or GPO Box 5433, Sydney NSW 2001

   Phone: 1300 856 286
   Email: service@godfreypembroke.com.au

2. If your complaint isn't resolved within 30 days or to your satisfaction, then you may refer the matter to the Australian Financial Complaints Authority (AFCA):

   Website: www.afca.org.au
   Email: info@afca.org.au
   Telephone: 1800 931 678 (free call)
   In writing to: Australian Financial Complaints Authority Limited
   GPO Box 3, Melbourne VIC 3001

AFCA provides fair and independent financial services complaint resolution that's free to consumers.

Time limits may apply to lodge a complaint with AFCA, so you should act promptly. You can check the AFCA website to find out if a time limit applies or when the time limit relevant to your circumstances expires.

Godfrey Pembroke holds professional indemnity insurance that satisfies the requirements of section 912B of the Corporations Act. This insurance also covers the conduct of financial advice specialists who were authorised by us at the time of your complaint but are no longer representatives of Godfrey Pembroke.

Payments and benefits we receive

At Godfrey Pembroke we believe you deserve transparency and we want to ensure all our recommendations are driven by your needs alone. This is why Godfrey Pembroke has led the industry in implementing a fee-for-advice model (back in 2006), and we will continue to do so. This model allows you to know that you are paying for our advice irrespective of any product you use, clarifies the services you are entitled to, and ensures all recommendations are driven by your needs.

We will agree with you the amount you pay based on:

- a flat dollar fee;
- an hourly rate;
- the amount you invest; or
- a combination of the above.

You can pay in the following ways:

- by direct invoice from us for initial and ongoing advice;
- in some circumstances, where possible, as a fee for advice that will be deducted from your investments as a one-off payment or in instalments;
- where applicable, we may be paid a commission by the financial product issuer(s);
- where applicable, via commission we may receive from a financial product provider when you commence an insurance contract and ongoing commission annually during the life of the insurance contract; or
- a combination of the above.

If you are not already on a fee for advice package, you can move to this payment at any time. Please refer to the "**How we charge for our services**" section of the Representative Profile for further information.

Your financial service specialist's fee structure is outlined in their Representative Profile.

Further details on payments we may receive

You may request details of any fees, commissions or other benefits we receive in connection with any financial service we provide to you, even if personal advice is not given.

Benefits we may receive

In the course of providing advice, we may receive benefits from product providers. These benefits may include:

Conferences

Our financial advice specialists may attend conferences and professional development seminars that have a genuine education or training purpose. Godfrey Pembroke may pay for the costs of travel and accommodation, and events and functions held in conjunction with the conference or seminar.

Non-monetary benefits

Godfrey Pembroke and your financial advice specialist maintain a public register outlining the alternative forms of remuneration that are payable to, and by us e.g. benefits valued between $100 and $300, and those that relate to genuine education or training and technology software or support.

You can view an extract of the register by contacting your financial advice specialist.

Sponsorship

Godfrey Pembroke receives cash payments from product providers who sponsor and attend training presentations, conferences and/or professional development days. Amounts vary between product providers, and we do not directly share in the sponsorship payment; however, we may indirectly benefit as these payments subsidise the costs associated with these training and professional development events.

Detailed information about our service charges is provided in our Representative Profile.

Representative Profile – Part 2

Version 1 – 16 July 2026

This Representative Profile should be reviewed together with Godfrey Pembroke Group Pty Ltd's Financial Services Guide (FSG) Part 1, Version 1. It is designed to clarify who we are, what we do, and aims to help you decide whether to use our services.

About Us

Who we are?

At Godfrey Pembroke, our advisers have worked together for over 20 years, offering continuity and deep expertise. We deliver tailored financial advice that puts your best interests first - backed by decades of experience and a trusted network.

We believe financial advice should feel personal, purposeful, and empowering. Our vision is to simplify complexity, build deep relationships, and make a meaningful difference in our clients' lives - while creating a workplace where seeking out challenges is celebrated and doing the right thing is always profitable.

About Our Structure

We are part of a group of separately owned and operated businesses collaborating under the Godfrey Pembroke brand. While each business maintains its own legal entity and responsibility for the advice it provides, we work collectively by sharing office facilities and administrative services. This arrangement allows us to deliver you an efficient and consistent experience, while ensuring that each business remains accountable for its own advice and obligations.

The following financial advice specialists are authorised to provide financial services referred to in the "What we do" section of this Representative Profile.

Paul Damien Trosti	**Tony Bingham**
Authorised Representative No: 333418	Authorised Representative No: 319784

The FSG and Representative Profile are issued by Godfrey Pembroke Pty Ltd (ABN: 38 078 629 973), AFSL 245451.

The Financial Services that the above financial advice specialists offer are provided by TaylorTrosti Pty Ltd, ABN 79 603 643 769 trading as Godfrey Pembroke, Authorised Representative (AR) No.1007582, and Neilson & Associates Pty Ltd, ABN 90 140 847 883 trading as Godfrey Pembroke, Authorised Representative (AR) No. 343901.

Your financial advice specialists are Representatives of and offer services on behalf of Godfrey Pembroke. Godfrey Pembroke has authorised your financial advice specialists to provide you with the FSG and the Representative Profile.

Contact us

For more information on anything you have read in this document or if there is anything else we can help you with, please contact us at:

Paul Trosti		**Tony Bingham**	
Address:	Suite 409, Level 4, 80 Elizabeth St, Sydney NSW 2000	Address:	Suite 408, Level 4, 80 Elizabeth St, Sydney NSW 2000
Postal:	GPO Box 5433, Sydney NSW 2001	Postal:	GPO Box 5433, Sydney NSW 2001
Phone:	02 8024 8040	Phone:	0423 633 734
Email:	paul.trosti@godfreypembroke.com.au	Email:	tony.bingham@godfreypembroke.com.au

Godfrey Pembroke contact details can be found in the FSG – Part 1.

What we do

The FSG Part 1 outlines all the areas that Godfrey Pembroke are authorised to provide financial advice and financial product advice in. Our practice concentrates on the following areas:

We are authorised by Godfrey Pembroke to provide financial advice in relation to:

- Wealth Accumulation
- Income & Asset Protection
- Tax Strategies
- Superannuation
- Retirement & Redundancy Planning
- Estate Planning
- Government Benefits
- Debt Management

and to provide advice and deal in the following financial products:

- Basic Deposit Products
- Non-basic Deposit Products
- Life Products – Investment Life Insurance
- Life Products – Life Risk Insurance
- Managed Investment Schemes, including Investor Directed Portfolio Services (IDPS)
- Superannuation
- Retirement Savings Accounts
- Securities
- Standard Margin Lending Facilities

Payments and benefits we receive

How is your advice specialist paid?

Paul Trosti is not an employee of Godfrey Pembroke. They are a Director/Shareholder of the corporate authorised representative and in addition to a salary, they may be entitled to other remuneration in the form of distributions, dividends, bonuses and profit share.

Paul Trosti through their related entity is a shareholder of GPG Unit Pty Ltd ACN 676 191 389, the parent company of Godfrey Pembroke Group Pty Ltd, which means they may receive dividends and/or income from the parent company. This ownership reflects our structure as an adviser-owned and adviser-led licensee, where equity participation supports our commitment to professionalism and the delivery of quality financial advice.

Tony Bingham is not an employee of Godfrey Pembroke. They are a Director/Shareholder of the corporate authorised representative and in addition to a salary, they may be entitled to other remuneration in the form of distributions, dividends, bonuses and profit share.

Tony Bingham through their related entity is a shareholder of GPG Unit Pty Ltd ACN 676 191 389, the parent company of Godfrey Pembroke Group Pty Ltd, which means they may receive dividends and/or income from the parent company. This ownership reflects our structure as an adviser-owned and adviser-led licensee, where equity participation supports our commitment to professionalism and the delivery of quality financial advice.

Referrals

Referrals from a third party

At present we do not have any referral arrangement in place to pay a third party referrer a referral fee, commission or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

Referrals to a third party

We have referral arrangements in place with third party providers. If we refer you to one of these providers we may receive a payment, fee, commission or other benefit from those providers.

Details of these arrangements are set out in the table below and specific details of any referral payments we may receive will be provided in our advice documents to you. Alternatively, you can request further details about our referral arrangements prior to us providing you with financial advice.

Table - Details of referral arrangements in place:

Name of referral partner	Services	Payment we will receive for referral	Example
Financial Solutions By Design Pty Ltd ATF Dave and Taylor Family Trust trading as Financial Solutions By Design (Scott Compton)	Mortgage Broking	TaylorTrosti Pty Ltd will receive 25% of initial fee earned by the Mortgage Broker. 0% of trail commission earned by the Mortgage Broker.	*Loan*: If you established a loan for $1,000,000 we would receive up to $1,698.13 inc GST upfront and $0 per annum thereafter.
H Marshall Lending Pty Ltd trading as Lend Perspective (Haydn Marshall)	Mortgage Broking	TaylorTrosti Pty Ltd will receive 30% of initial fee earned by the Mortgage Broker. 30% of trail commission earned by the Mortgage Broker.	*Loan*: If you established a loan for $1,000,000 we would receive up to $2,037.75 inc GST upfront and up to $470.25 inc GST per annum thereafter.

Please note that Godfrey Pembroke is not responsible for the advice and services provided by these providers.

Referrals to an associated entity or related third party

We may refer you to the following associated entities or related third parties and therefore may receive a direct or indirect benefit from any referral we make to this provider.

Details on the associated entity and/or related third party are set out in the table below and specific details of any benefits we may receive from the referral will be provided in our advice documents to you. Alternatively, you can request further details about our associated entity and related third party arrangements prior to us providing you with financial advice.

We are obligated to act in your best interests when providing you with financial advice, as such we will be transparent and disclose any benefits we may receive via an associated entity or related third party in relation to our recommendations to you.

Table – Other Business Activities, Associated Entities and Related Third Parties:

Name of Entity	Nature of association
201 Professional Services Pty Ltd trading as Godfrey Pembroke Tax & Accounting	Paul Trosti is the Director of 201 Professional Services Pty Ltd and has a controlling shareholding in the entity. As a result, Paul Trosti will receive dividends/distributions and/or income from 201 Professional Services Pty Ltd.

Please note that Godfrey Pembroke is not responsible for the advice and services provided by these providers.

How we charge for our services

Fees are calculated based on the level of service needed and the complexity of the advice given, to provide value to you. Fees are calculated based on the level of service needed and the complexity of the advice given, to provide value to you. All fees and commissions are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

Initial Meeting	At our expense. Please allow 90 mins for the Initial Meeting which is held at our offices during business hours. During our initial meeting explore your current situation and continue discussions about what is most important to you. We will also provide you with an engagement agreement and explain how we can work together. If we both feel that we are a fit and that there is sufficient value in working together then we can proceed. If we are not a match, we will happily refer you to our network of colleagues and associates who may be better placed to work with you.
Strategy Development	Strategy Development is the process of identifying what is most important to you then gathering the required information and developing financial models to provide you with the best options for you to achieve of what is most important to you. We will work with you to develop a personalised strategy that will address the following areas: **Cash flow and banking** Cash flow and banking addresses areas of advice in relation to budgeting, income planning and cash management including the most appropriate use of your surplus income, to ensure that you are on track to achieve what is most important to you. We do this by; • Reviewing your current cash flow within the framework of your banking facilities and tax structures; • Carefully considering your cash flow requirements; • Recommending amendments to and/or establishing a cash flow plan with specific cash hubs to collect and distribute funds for, loans, lifestyle and investment purposes. **Debt & Debt Management** Debt Management describes how you deal with monies you owe. We will review items such as borrowings, repayments, earnings, assets, liabilities and ownership. The influence of taxation on non-deductible (home, car, personal) and deductible (business, investment) debt will also be considered. **Tax & Accounting** We will engage our accountants to develop a personalised tax and accounting plan for you by: • Reviewing your current entities and ownership structures; • Appraising your tax and accounting requirements; • Recommending changes where necessary to ensure that your tax and accounting plan is aligned with your requirements efficiently and cost effectively. ***NOTE****: We have referred you to our in-house accountants [tax agent no: 25300916] as we are not licensed to provide specific tax advice, even though we take these into consideration when reviewing your cashflow, debt and asset circumstances.*

Strategy Development ***Continued***	**Investing** We will develop an investment plan for your current and future personal assets including: • Review of your current investment strategy and asset allocation; • Explore your aspirational risk profile; • Recommending changes (where necessary) to your asset allocation and degree of diversification that ensure your investment portfolio is aligned with your lifestyle goals, risk tolerance and overall strategy. We will schedule several meetings, emails and conversations during the Strategy Development Process, including: 1. Gaps, Options & Choices Meeting (described below) 2. Strategy Discussions & Advice (described below) **Gaps, Options & Choices Meeting** **(1-2 meetings, allow up to 2 hours per meeting)** During the Gaps, Options & Choices Meeting we will finalise your current position as identified during the Initial Meeting. We will also; • Review your legal structures • Note your banking structures and patterns • Analyse your insurance requirements • Discuss your investment risk profile • Explore strategic options. We will ask you to sign Insurance and Investment disclosures during the meeting. These disclosures include a starting point for insurance sums insured and a level of investment risk that we will use as assumptions when building a financial model in preparation for the Strategy Discussion and subsequent Advice. **Strategy Discussion** **(1 - 2 meetings, allow up to 2 hours per meeting)** During your Strategy Discussions, we will enable you to try recommendations on for comfort and fit before you give us the go ahead to conduct further detailed analysis and financial modelling required to prepare your comprehensive financial plan. We refer to this stage as your 'suit fitting'. We'll then finalise your Strategy, which is essentially your comprehensive set of tailored recommendations specifically for you, that when implemented will provide you with the greatest probability of achieving your what is most important to you. **Advice Presentation Meeting (allow 1-2 hours)** During this meeting we will: • Present your Statement of Advice or Record of Advice. • Work through enhancements to your plan to bring you closer to what is most important to you. • Agree and document any changes to the recommended enhancements and the associated Implementation Plan. • Confirm whether you are experiencing sufficient value to continue the engagement. • Demonstrate your progress towards what is most important to you. • Update your Balance Sheet and loan table. • Review investment performance. The fees can range from $8,800 to $27,500 (including GST) based on complexity. Payable (monthly or annually) upon engagement from the individual or entity to which the advice relates. Fees may be tax deductible, seek tax advice. For example, complex advice that contains multiple goals, strategies and/or tax structures including but not limited to; self-managed superannuation funds, family trusts and companies, are likely to be charged closer to the maximum. Less complex advice that addresses limited goals, strategies and tax structures are likely to be charged closer to the minimum.

Implementation (fee for advice)	Implementation is the process of putting in place the recommendations made during the Strategy Development Process. Should you elect to proceed with our recommendations and engage us to implement these for you, the fees quoted in the Statement of Advice will apply. The fees can range from $1,100 to $25,000 (including GST) based on complexity.
Annual Advice Review	The Annual Advice Review is the process of reviewing what is most important to you, confirming the required information and updating our financial models to provide you with the best options for you to achieve what is most important to you. We will work with you to review and update your personalised strategy in two parts as follows: **Annual Progress Meeting (allow 2 hours)** During this meeting we will: • Review and revise what's important to you. • Demonstrate your progress towards what is most important to you. • Update your Balance Sheet and loan table. • Calculate and confirm your insurance requirements. • Discuss investment performance and your investment risk profile. • Update your income and expenses for the year ahead. • Work through any outstanding items. • Explore enhancements to your plan to bring you closer to what is most important to you. • Agree a time for the Advice Presentation Meeting. **Advice Presentation Meeting (allow 1-2 hours)** During this meeting we will: • Present your Statement of Advice or Record of Advice. • Work through enhancements to your plan to bring you closer to what is most important to you. • Agree and document any changes to the recommended enhancements and the associated Implementation Plan. • Confirm whether you are experiencing sufficient value to continue the engagement. • Demonstrate your progress towards what is most important to you. • Update your Balance Sheet and loan table. • Review investment performance. • Agree a time for the Progress Meeting / Annual Progress Meeting The fees can range from $8,800 to $27,500 (including GST) based on complexity. Payable (monthly or annually) upon engagement from the individual or entity to which the advice relates. Fees may be tax deductible, seek tax advice.
Client Service Agreement	You can elect to enter into a 12-month Client Service Agreement (Agreement) as part of your financial planning strategy so you can receive advice services such as a meeting to review your plan. Details of the services will be set out in your Agreement. The fee can range from a minimum of $9,249 (including GST) and up. The fee applied will be commensurate to the level of service needed and the complexity of the advice provided and will be outlined and agreed with you in the Agreement. For example, for investments valued at $2,500,000 the maximum annual fee would be $30,000 pa (including GST). Another example, for business owners, executives, expats, or property investors, with high complexity, multiple entities, and household income in excess of $750,000 pa or business profit in excess of $750,000 pa, the maximum annual fee would be $60,000 pa (including GST). For ultra high net worth individuals, please contact us for a detailed fee estimate.

Projects / Ad-hoc Advice

Where you do not wish to participate in a 12-month Client Service Agreement but require advice on an ad hoc basis, we will charge our fee depending on the complexity of the advice and/or size of the investment portfolio:

The minimum fee charged is $6,600 (including GST) while the maximum fee is $16,500 (including GST).

For example, complex advice that contains multiple goals, strategies and/or tax structures including but not limited to; self-managed superannuation funds, family trusts and companies, are likely to be charged closer to the maximum. Less complex advice that addresses limited goals, strategies and tax structures are likely to be charged closer to the minimum.

Insurance products

Where we arrange a life insurance product for you, the relevant insurer may pay an initial commission to us. The commission is calculated as a percentage of the premium paid (and may include health, occupational, frequency and modal loadings and policy fees, but excludes stamp duty).

Annual commission may also be paid when you renew your policy each year.

The rates of initial and ongoing commission will depend on the date the policy is issued and are set out in the table below:

Date policy is issued	Initial Commission (% of annual policy cost including GST)	Ongoing Commission (% of annual policy cost including GST)
Before 1 January 2018 or before 1 April 2018 (where the application was received before 1/1/18)	up to 130%	up to 33%
From 1 January 2018	up to 88%	up to 33%
From 1 January 2019	up to 77%	up to 33%
From 1 January 2020	up to 66%	up to 22%

We may receive commission at pre 1 January 2018 rates if:

- you increase your cover, add new cover or otherwise amend a policy purchased by you before 1 January 2018; and
- that policy amendment results in commission receivable by us, and
- that policy amendment is eligible for pre-1 January 2018 commission rates.

Example (all figures include GST):

You purchase the policy for $1000 on 1 December 2019. We may receive an initial commission of up to $770 ($1000 x 77%) in the first year and ongoing commissions of $330 per annum ($1000 x 33%) for as long as you continue to hold the policy.

If you increase your cover on 1 July 2020 for a cost of $500, we may receive an initial commission of up to $330 ($500 x 66%). The ongoing commissions on the additional cover may be up to $165 ($500 x 33%). This is in addition to the ongoing commissions of $330 per annum when the policy was purchased. Total ongoing commissions payable to us may be up to $495 ($1500 x 33%).

Please note that the initial and ongoing commissions on life insurance products are paid to us by the product provider and are not an additional cost to you.

We may choose to receive no commissions to lower the cost of your insurance premiums for the policy life, and instead charge a fixed, one-off implementation fee, as outlined in the Implementation (fee for advice) section above.

Execution Only Service

Where we provide a financial service to facilitate buying or selling of a specific financial product as instructed by you, a one-off minimum fee of $330 (including GST) and a maximum fee of $4,400 (including GST) may apply.

Privacy Notification

Your personal information will be handled in accordance with our privacy policy, which is located on our website. We will generally collect personal information directly from you. We may collect personal information about you from a third party if we believe you have authorised that third party to provide the information to us.

The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identify and the source of any funds.

We provide financial services under the Australian Financial Services License of Godfrey Pembroke Group Pty Ltd who monitors our compliance with the law and provides us with a range of support services, including the financial planning software we use. As a consequence, Godfrey Pembroke has access to your personal information and may use that information to facilitate the provision of financial services to you and to ensure we are complying with our obligations.

We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

In order to keep our costs competitive, our Practice uses specialist business support resources that are located in the following country/countries: Philippines.

The organisation/s we have contracted to support our business have confirmed to us they will adhere to the Australian Privacy Principles when dealing with your personal information. They will not contact you or share your information with any other party unless they have your express approval.

Please refer to our Privacy Policy For more information about how we will handle your personal information, including how to access or correct your personal information.

Complaints

If you have a complaint about a privacy issue, please tell us about it. You can find out how to make a complaint and how we will deal with these complaints, by reading our Privacy Policy (by contacting us) or by referring to the '**Your confidence in our advice**' section of FSG Part 1.

Further information

If you have any questions or comments about our Privacy Policy and procedures, please contact us by using the contact details set out in the '**Contact us**' section of this Representative Profile.

For more information about your privacy, you can also visit the Office of the Australian Information Commissioner's website at **oaic.gov.au**.