



Financial Services Guide.

Date of Issue: 5 May 2023 (V1)

Purpose Of This Financial Services Guide (FSG)

Before seeking our advice, you probably have several questions you would like to ask about Gild Wealth Pty Ltd (Gild Wealth). You have the right to ask us about our charges, the type of advice we will give you and what you can do if you have a complaint about our services. Key information is set out in our answers to some of these potential questions below. If you need more information or clarification, please ask us. This Financial Services Guide is issued with the authority of Gild Wealth Pty Ltd (AFSL No. 222154 issued by ASIC).

Gild Wealth Pty Ltd contact details are:

Address	445 Warrigal Road, Moorabbin Vic 3189
Phone	03 9520 2999
Email	wealth@theildgroup.com
Web	www.theildgroup.com/wealth

If you choose to use our services, you may also receive from us a Statement of Advice (SoA) and/or Record of Advice (RoA). In the event that we make a recommendation to acquire a particular financial product (other than securities) or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement (PDS) containing information about the benefits, risks and other features of the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

You should also be aware that you are entitled to receive a SoA whenever we provide you with new advice, which considers your objectives, financial situation and needs. The SoA will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

On an ongoing basis, a RoA will be provided instead of a SoA if there have been no significant changes in your personal circumstances or the basis of the advice has not significantly changed since your last SoA was provided. You have the right to request a copy of your RoA or SoA at any time.

Not Independent

Gild Wealth received commissions on the sale of life risk insurance products that are not rebated in full to clients. For this reason, we do not refer to ourselves or our advice as independent, impartial or unbiased.

**Wealth
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Gild Wealth Pty Ltd
ABN: 52 090 647 984 AFSL: 222154
445 Warrigal Road, Moorabbin VIC 3189
P: 03 9520 2999 E: wealth@theildgroup.com



Before You Get Our Advice

Who is My Adviser?

Gild Wealth representatives are referred to as Advisers and are salaried employees of Gild Wealth Pty Ltd. They will provide you with an 'Adviser Profile' which describes the products and services they are authorised to assist you with. In all instances, we act on your behalf.

Gild Wealth holds an Australian Financial Services Licence No. 222154 and is responsible for the advice provided by its representatives.

What Advisory Services Are Available to Me?

- Securities and Investment Advice
- Social Security Advice
- Financial Planning Strategies
- Facilitation of share trading through stockbroker
- Superannuation and Rollover Advice
- Life Insurance Advice
- Portfolio Management Services
- Tax Planning Advice
- Estate Planning
- Margin Lending and Gearing
- Retirement Planning

We will only recommend a financial product to you after considering its suitability for your individual objectives, financial situation and needs. Gild Wealth offers both personal and general advisory services. Clients should be aware that when general advice is provided it will not necessarily be appropriate for every client. For this reason, we recommend you seek a personalised review of your investment objectives, needs and circumstances before making an investment decision.

At the time of engagement, a service agreement will be supplied clearly defining the services provided and the fees involved. The ongoing service fee is a fixed annual fee (paid monthly) agreed at the time of appointment and updated at each Annual Review.

If we have an ongoing fee arrangement with you which exceeds a 12-month period, then you will receive from us a Fee Disclosure Statement annually setting out the fees you have paid to us, the services that we are contracted to provide and what we actually provided to you over that period.

Every year we will send you a consent notice which requests your consent for us to continue to provide services to you. We must have your consent within 30 days of that notice for us, by law, to continue to provide services to you.

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Approved Product List

Our Advisers can only provide advice on financial products that appear on the Gild Wealth “Approved Product List.” The Approved Product List includes a large range of investment and insurance products for which the appropriate research and analysis has been undertaken. Advisers of Gild Wealth cannot advise you on, or influence you in favour of, a financial product which:

- is not on the Approved Product List; or
- is a product they are not authorised to provide advice on. The Adviser Profile of your Adviser will inform you the class of financial products your Adviser can advise on.

Please be aware that Gild Wealth shall not be responsible where an Adviser provides any services to you which are outside of their authorisation limits. You should therefore refer to the Adviser Profile and ask your Adviser to specifically confirm that the service or product does not fall within one of the above exclusions, prior to acting on any advice.

Tax (Financial) Advisers

Your Adviser is a registered Tax (Financial) Adviser or a registered Tax Agent (unless supervised by an Adviser that is registered). They are authorised to provide a tax service, where the advice is;

- provided in the context of the personal advice authorised by the licensee, and
- part of the financial advice which interprets and applies the tax laws (including tax, superannuation and SMSF laws) to your personal circumstances.

Registered Tax (Financial) Advisers are not authorised to provide tax agent services (i.e. those services in relation to the preparation and filing of tax returns and liaison with the ATO, etc.) Where tax agent services are provided (i.e. those services in relation to the preparation and filing of tax returns, and liaison with the ATO, etc.), these services constitute a separate business activity.

Associations and/or Benefits That May Be Relevant to You

The Gild Group Pty Ltd own shares in Gild Wealth Pty Ltd. The Gild Group is not a product provider, and this relationship will not influence the advice that you receive. Your Adviser may hold an interest in a financial product. Any significant interest/ownership will be recorded in a register of financial product holdings and where appropriate, this holding will be disclosed to you in the SoA or RoA.



What Do We Expect From You?

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter-Terrorism Finance Act 2006 to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as a passport or driver's licence. We will also retain copies of this information. We assure you that this information will be held securely. We cannot provide you with services if you are unwilling to provide this information.

Financial Advice and Other Financial Products

Gild Wealth offers a fixed annual fee, which is paid monthly and reviewed each year at your annual review. Some existing clients may have a legacy percentage-of-funds fee arrangement.

Before you agree to obtain advice or a financial product from us we will provide you with details of any cost to be incurred by you, how these costs are calculated and how you can pay for our services. We will provide a summary of how we calculate your fees, and how you pay for insurance and financial advice. Your SoA and/or Client Service Agreement will have your specific fee and commission information.

There is an hourly rate available, which generally ranges between \$220 and \$360 per hour. This can vary based on the level of expertise required to complete the advice and time required. Fees are inclusive of GST.

Insurance Advice

When we provide insurance advice to you, we work on a commission basis. Insurance product providers pay commissions to Gild Wealth based on the premium they receive for the insurance. These commissions are not in addition to your premium payment.

For the provision of life insurance advice, we generally accept commission, which can be up to 66%. e.g. if a premium is \$1,000, the commission would be \$660. Commissions are inclusive of GST.

How Will I Pay for the Service?

You can pay for these fees by Electronic Funds Transfer (EFT), Direct Debit or Direct Payment via your investment. The relevant Product Disclosure Statement will contain full details of fees applicable to any financial products recommended.

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What Are Your Initial Advice Fees?

After our initial meeting we will provide you with a Letter of Engagement which outlines the areas of advice that will be covered in our SoA to you, along with the preparation cost of the SoA. Once the Letter of Engagement is signed, we will then prepare and present the SoA to you. Any other fees applicable will be detailed within the SoA.

What Are Your Ongoing Fees and Commissions And How Are They Calculated and Deducted?

For non-insurance advice, a fixed monthly fee is negotiated to be paid to Gild Wealth for adviser services rendered. This fee is agreed with you and outlined in your Client Service Agreement. For some existing clients, this may be a percentage of invested funds instead of a fixed fee (e.g. If investable assets were \$1,000,000 and the fee was 1.1%, the annual amount payable would be \$11,000). The fee can be debited monthly from your nominated account or paid directly by you.

Ongoing commissions will be paid to us by life insurance offices for any in-force life insurance policies. Commissions can range between 10%-22% p.a. and are detailed in your initial SoA. Based on an insurance premium of \$1,000 the annual ongoing commission paid by the product provider can range between \$100-\$220 p.a. Our SoA to you will detail all insurance commissions that will be received by Gild Wealth.

All fees are inclusive of GST.

You have a right to request further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and/or representative.

Professional Indemnity (PI) Insurance Cover

Gild Wealth Pty Ltd confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s912B of the Corporations Act 2001. Our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for Gild Wealth Pty Ltd and our 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 representative/employee who has ceased work with Gild Wealth Pty Ltd for work done whilst engaged with us.

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When You Get Our Advice

Do I Get Detailed Information About Insurance Commissions and Other Benefits My Adviser Gets from Making the Recommendations?

Yes, you have the right to know about details of commissions your Adviser receives for recommending insurance products. We will provide this information to you when we make specific recommendations, and details will be disclosed in your SoA.

From time to time, financial product issuers offer our representatives invitations to social and sporting events and the occasional gift such as a bottle of wine or hampers on special occasions. Non-cash benefits with a cash value of greater than \$300 are not permitted. Details of benefits between \$100 and \$300 will be recorded in our Register of Alternative Benefits, which is available for you to review upon request.

Will You Give Me Advice That Is Suitable to My Investment Needs and Financial Circumstances?

Yes, however in order to do this, we need to find out your individual investment objectives, financial situation and needs before we recommend any strategy or financial product to you. You have the right not to divulge this information to us if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

What Should I Know About Any Risks of the Investments or Strategies Recommended to Me?

We will explain to you any significant risks of investments and strategies that we recommend to you. If you do not understand something, please ensure that you ask your Adviser to explain it further to you.

What Information Do You Maintain in My File and Can I Examine My File?

We maintain a record of your personal profile that includes details of your investment needs and objectives, financial situation and tax-related information. We also maintain records of any recommendations made to you. If you wish to examine your file or would like a copy of previous advice documents, please feel free to ask us and we will make arrangements for these to be provided.

We are committed to following our privacy policy, which will ensure the privacy and security of your personal information. A copy of our Privacy Policy can be found on our website.

Can I tell You How I Wish to Instruct You to Buy or Sell My Investment?

Yes, you may specify how you would like to give us instructions. You may prefer initially to communicate via telephone, email or other means. But in all cases, we must receive a written confirmation of these instructions.



If You Have Any Complaints

Who Can I Speak to if I Have a Complaint About the Advisory Service?

Gild Wealth is a member of the Australian Financial Complaints Authority (AFCA) which replaced the Financial Ombudsman Service (FOS) on 1st November 2018.

If you have a complaint regarding the provision of financial services to you, you should take the following action:

- Speak to your Adviser about your concerns, or
- Contact us on 03 9520 2999 and ask to speak to our Responsible Manager.

If, after speaking to your Adviser or our Responsible Manager, your complaint is not resolved within five (5) days, please put your complaint in writing and send it to us, addressed to:

Responsible Manager, Gild Wealth Pty Ltd, 445 Warrigal Road, Moorabbin, VIC, 3189

Whilst every endeavour will be made to resolve the matter promptly, if you are not satisfied with how your complaint is dealt with you can elect to refer the matter, free of charge, to the Australian Financial Complaints Authority (AFCA).

AFCA:

Website	www.afca.org.au
Email	info@afca.org.au
Telephone	1800 931 678
Postal	Australian Financial Complaints Authority (AFCA), GPO Box 3, Melbourne VIC 3001

If your Adviser is a member of the Financial Planning Association of Australia (FPA) and your concerns involve your Adviser's conduct, you may wish to raise your concerns with the FPA. You can write to them at: Financial Planning Association Limited, PO Box 109, Collins Street West, Melbourne VIC 8000.

Alternatively, other matters can be referred to the industry regulator, the Australian Securities and Investments Commission (ASIC) on free-call 1300 300 630 or visit the website www.asic.gov.au

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Adviser Profile.



Claire Williams Director & Senior Financial Adviser

Bachelor of Business (International Business)
Bachelor of Arts (Asian Studies-Japanese)
Diploma of Financial Planning
Registered Tax (Financial) Adviser

Self-Managed Super Fund Specialist Adviser



Mobile 0417 864 888

Email claire.williams@thegildgroup.com

Website www.thegildgroup.com/wealth

About Claire

As a director of The Gild Group, I'm focussed on developing the business by mentoring and challenging our team to provide the best outcomes for clients and the company. Seeing our team excited, supported and thriving gives me great personal satisfaction. Great staff produce great outcomes for clients.

As an adviser, I find it most rewarding to remove the anxiety so often associated with finances from our clients' lives. I work with clients across all aspects of their financial affairs to paint the picture they see for their future. I have found it a privilege to be part of so many clients' lives and to work with them on their path to financial freedom.

Trust is so important to the client/adviser relationship so setting clear expectations, educating and mentoring my clients, and knowing what's important to my clients is the basis for us successfully working together.

I work across all areas of financial planning, but investments and complex problems are where I thrive. Bringing together specialists across our team to produce a client outcome is what I do best.

Outside of work I like to spend time with my friends and family. Cooking is a passion of mine and travelling is my happy place. I love animals, and if I see a dog at a hundred paces, I will pat it, don't even try to stop me.

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Claire Williams is authorised to provide advice on the following areas on behalf of Gild Wealth:

Financial Products

Life Products including:

- Investment life insurance products
- Life risk insurance products

Superannuation products, including:

- Public Offer Superannuation Funds
- Account Based Pensions
- Self-Management Super Funds (SMSF)
- Annuities

Managed investment products, including:

- IDPS
- Managed Trusts
- Master Trusts, Wrap Facilities
- Property Syndicates
- Tax Effective Investments
- Retirement savings accounts

Government Bonds, Stocks or Debentures Securities including:

- ASX listed shares, instalment warrants & fixed interest

Lending including:

- Margin lending

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Adviser Profile.



David Page
Director & Senior Financial Adviser

MBA (Finance), Graduate Diploma of Financial Planning
Graduate Certificate of Commence, CFP®
Registered Tax (Financial) Adviser

Mobile 0409 349 027

Email david.page@thegildgroup.com

Website www.thegildgroup.com/wealth

About David

In my role as a Director, I am focussed on getting sustained growth that enables our people to prosper and have exciting career opportunities. If our people are happy and successful, they will deliver a great service to our clients.

As an Adviser I want my clients to feel comfortable about their financial future. It provides me with a lot of satisfaction when we are able to remove financial stress and ensure goals are achieved.

I have lots of experience and knowledge that I enjoy sharing with others. My style of communication is to mentor rather than lecture and I love being able to solve troubling financial puzzles.

In my non work hours, I value my time with family and keep fit with a variety of sports including running, golf, paddle boarding, the occasional mountain bike. I am a tragically optimistic Carlton supporter and am always looking forward to better times ahead.

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David Page is authorised to provide advice on the following areas on behalf of Gild Wealth:

Financial Products

Life Products including:

- Investment life insurance products
- Life risk insurance products

Superannuation products, including:

- Public Offer Superannuation Funds
- Account Based Pensions
- Self-Management Super Funds (SMSF)
- Annuities

Managed investment products, including:

- IDPS
- Managed Trusts
- Master Trusts, Wrap Facilities
- Property Syndicates
- Tax Effective Investments
- Retirement savings accounts

Government Bonds, Stocks or Debentures Securities including:

- ASX listed shares, instalment warrants & fixed interest

Lending including:

- Margin lending

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Adviser Profile.



Scott Pantlin

Financial Adviser

Bachelor of Commerce
Graduate Diploma of Financial Planning
Registered Tax (Financial) Adviser

Mobile 0418 351 747

Email scott.pantlin@thegildgroup.com

Website www.thegildgroup.com/wealth

About Scott

As an Adviser, I want my clients to feel comfortable about their financial future. It provides me with great satisfaction when we can work together to remove financial stress and ensure goals are achieved.

I love analysing various scenarios, taking into consideration the clients' overall position, and finding the best outcome.

I believe in building a relationship through sharing experience, both the clients and mine, to create a safe space to be able to communicate on a deeper level. I like to explore the options and variables through analysing data as I'm a believer in 'No Data, No Decision'.

I love my soccer and enjoy watching Liverpool play. Outside of that I play cricket and coach a senior men's soccer team. Travel is a big part of my life, as well as spending time with my family and friends.



Scott Pantlin is authorised to provide advice on the following areas on behalf of Gild Wealth:

Financial Products

Life Products including:

- Investment life insurance products
- Life risk insurance products

Superannuation products, including:

- Public Offer Superannuation Funds
- Account Based Pensions
- Self-Management Super Funds (SMSF)
- Annuities

Managed investment products, including:

- IDPS
- Managed Trusts
- Master Trusts, Wrap Facilities
- Property Syndicates
- Tax Effective Investments
- Retirement savings accounts

Government Bonds, Stocks or Debentures Securities including:

- ASX listed shares, instalment warrants & fixed interest

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Adviser Profile.



Rowena Thiele FCPA
Senior Financial Adviser

Bachelor of Business (Accountancy)
Graduate Diploma of Financial Planning
Registered Tax (Financial) Adviser

Mobile 0403 938 736
Email rowena.thiele@thegildgroup.com
Website www.thegildgroup.com/wealth

About Rowena

I work with clients assisting them with developing their evolving goals, needs and circumstances in this environment of significant change. This process results in implementing sound strategies for clients to grow wealth now and in retirement.

My role is It is to manage client expectations in turbulent times as well as the good times. I spend time getting to know my clients and together we work towards getting the right asset allocations for their investments. I use a consistent framework for review meetings and encourage interactive client participation. We create a roadmap for the future and check in every meeting to see how the client is going.

Having established and run my own CPA Public Practice in accounting services, taxation advice and self-managed super funds, I have developed a strong technical skillset and mentoring attitude. This helps me advise clients in retirement planning incorporating tax and super strategies which can assist clients to maximise their retirement savings and superannuation.

The ability to see the whole picture for a client is extremely important and having a strong skillset across a number of disciplines enables clients to feel confident that all aspects of their financial affairs are being considered.

I love to spend time with family and friends enjoying bike rides on the rail trails throughout Victoria. Our home is near the beach, and I walk and cycle regularly using the fantastic beach paths that go all the way to Port Melbourne.

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Rowena Thiele is authorised to provide advice on the following areas on behalf of Gild Wealth:

Financial Products

Life Products including:

- Investment life insurance products
- Life risk insurance products

Superannuation products, including:

- Public Offer Superannuation Funds
- Account Based Pensions
- Self-Management Super Funds (SMSF)
- Annuities

Managed investment products, including:

- IDPS
- Managed Trusts
- Master Trusts, Wrap Facilities
- Property Syndicates
- Tax Effective Investments
- Retirement savings accounts

Government Bonds, Stocks or Debentures Securities including:

- ASX listed shares, instalment warrants & fixed interest

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Adviser Profile.



Wendy Wallace

Senior Financial Adviser

Bachelor Honours (Accounting), AFP®
Advanced Diploma of Financial Services (Financial Planning)
Cert IV Finance & Broking
Self-Managed Super Fund accreditation
Registered Tax (Financial) Adviser

Mobile 0432 446 584

Email wendy.wallace@thegildgroup.com

Website www.thegildgroup.com/wealth

About Wendy

I have been involved in the financial services industry for over 30 years and bring a wealth of experience to my role as a Senior Financial Adviser. I have held positions within several high-profile Fund Managers, including an Australian equity, fixed interest and a property fund manager; a superannuation and investment financial service provider and I have experience in private banking.

I have previously managed a Financial Planning division of a Chartered Accounting practice and most recently managed a Financial Planning practice.

Building strong client relationships is important to me, and I enjoy providing clients with personal tailored quality advice.

All Gild Wealth Advisers have undertaken mandatory training related to the provision of financial planning and can provide specialist advice on a range of financial matters. All Gild Wealth Advisers are required to continually update their knowledge and skills through ongoing training.

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Wendy Wallace is authorised to provide advice on the following areas on behalf of Gild Wealth:

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Life Products including:

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Superannuation products, including:

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- Annuities

Managed investment products, including:

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Adviser Profile.



Stephen Cleary

Financial Adviser

Master of Financial Planning
Bachelor of Commerce
Registered Tax (Financial) Adviser

Mobile 0430 096 171

Email stephen.cleary@thegildgroup.com

Website www.thegildgroup.com/wealth

About Stephen

I love getting to know my clients and working together to find their best outcome towards security and prosperity. It provides me with great fulfillment to help ease clients' financial anxiety and to ensure that their goals are achieved.

I've been involved in the financial services industry for over 13 years. Outside of work, I love spending quality time with my partner, kids and dogs. I also enjoy organising catchups with friends and hiking.

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Stephen Cleary is authorised to provide advice on the following areas on behalf of Gild Wealth:

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22 March 2024 (V1)

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