



# Financial Services Guide

**Gantfm Pty Limited**  
**T/A Gant Financial Management**  
ABN 57 836 901 300

Australian Financial Services Licence Number 306630

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## **Financial Services Guide**

Before seeking our advice, you probably have a number of questions you would like to ask about Gantfm Pty Limited T/A Gant Financial Management. 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 answer to the questions below. If you need more information or clarification, please ask us. This Financial Services Guide (FSG) is issued with the authority of Gantfm Pty Limited – Australian Financial Services Number 306630. Gantfm Pty Limited authorises the distribution of this FSG.

You should also be aware that you are entitled to receive a Statement of Advice (SoA) whenever we provide you with any advice which takes into account 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 Record of Advice (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. If your Adviser provides you with further advice with respect to financial products you may request from the adviser a record of the advice given (if you have not previously been provided with such a record). The request may be verbal or in writing and it should be made within ninety days of the advice being given. You have the right to request a copy of your RoA within 7 years of the advice being obtained.

In the event 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 particular product which will enable you to make an informed decision in relation to the acquisition of that product.

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 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.

## 1. BEFORE YOU GET OUR ADVICE

### YOUR QUESTIONS

### OUR ANSWERS

Who are my advisers?

Antony Grzeskowiak

Authorised Representative No. 242810

Antony commenced his career in Taxation and Finance with Price Waterhouse in 1981 and since then has advised clients in all aspects of their Financial Management.

Antony currently holds his Masters Degree in Business Administration, Bachelor of Economics Degree, completed the Institute of Chartered Accountants/Securities Institute – Financial Planning Proper Authority Course, has completed DFP8 and is RG146 compliant and is also accredited to deal in Margin Lending and Geared Investments.

Antony is authorised to provide advice on the following products:

- Deposit and Payment Products – Basic Deposit
- Deposit and Payment Products – deposit products other than basic Deposit
- Government Debentures, Stocks and Bonds
- Life Products – Investment Life Insurance Products
- Life Products – Life Risk Insurance Products
- Managed Investment Schemes including IDPS
- Retirement Saving Account Products
- Securities
- Superannuation
- Margin Loans

Greg Sierocinski

Authorised Representative No. 278319

Greg commenced his career with the AMP Society in 1987 and has worked in the Sydney offices for both ING and Zurich.

Greg currently holds a Bachelor of Business (Administration Management), Graduate Diplomas in: 1-Financial Planning, 2-Applied Finance (Wealth and Investment Management), 3-Applied Corporate Governance. He also has an Associate Diploma (Accounting), Certificate IV in Work Place Assessment and Training, and is also accredited to deal in Margin Lending and Geared Investments. He is also a Certified Insurance Professional - CIP (Life & General Insurance). He has the following memberships: IPA-Fellow, FINSIA-Fellow, ANZIIF-Fellow, Associate Member of the Governance Institute of Australia and is a Justice of the Peace (SA).

Greg is authorised to provide advice on the following products:

- Deposit and Payment Products – Basic Deposit
- Deposit and Payment Products – deposit products other than basic Deposit
- Government Debentures, Stocks and Bonds
- Life Products – Investment Life Insurance Products
- Life Products – Life Risk Insurance Products
- Managed Investment Schemes including IDPS
- Retirement Saving Account Products
- Securities
- Superannuation
- Margin Loans

Gavin Stockham

Authorised Representative No. 414345

Gavin commenced his career in 2007 as a fund administrator for a Self-Managed Super Fund Specialist before joining Gant Financial Management in 2008.

Gavin currently holds a Bachelor of Commerce majoring in Accounting and Finance, a Diploma of Financial Services and is RG 146 compliant. He is also accredited to deal in Margin Lending and Geared Investments and is a member of FINSIA.

Gavin is authorised to provide advice on the following products:

- Deposit and Payment Products – Basic Deposit
- Deposit and Payment Products – deposit products other than basic Deposit
- Government Debentures, Stocks and Bonds
- Life Products – Investment Life Insurance Products
- Life Products – Life Risk Insurance Products
- Managed Investment Schemes including IDPS
- Retirement Saving Account Products
- Securities
- Superannuation
- Margin Loans

Travis Ind

Authorised Representative No. 326267

Travis commenced his career in 1998 as a Retail Registry Supervisor for a BT Portfolio Services before joining AMP in 2001 and Gant Financial Management in 2021.

Travis currently holds a Master in Financial Planning. He is also accredited to deal in Self Managed Superannuation Funds (SMSF) and is a member of the Financial Planning Association.

Travis is authorised to provide advice on the following products:

- Deposit and Payment Products – Basic Deposit
- Deposit and Payment Products – deposit products other than basic Deposit
- Government Debentures, Stocks and Bonds
- Life Products – Investment Life Insurance Products
- Managed Investment Schemes including IDPS
- Retirement Saving Account Products
- Securities
- Superannuation
- Life Products – Life Risk Insurance Products

	<p><u>Andrew Cooke</u> <span style="float: right;"><u>Authorised Representative No. 242701</u></span></p> <p>Andrew joined Gant Financial Management in 2021.</p> <p>Andrew Cooke has a degree in Economics from the University of Adelaide, a Diploma in Financial Planning from Deakin University and has been in the industry for over 21 years. Andrew Cooke is a member of the Financial Planning Association of Australia.</p> <p>Andrew is authorised to provide advice on the following products:</p> <ul style="list-style-type: none"> <li>▪ Deposit and Payment Products – Basic Deposit</li> <li>▪ Deposit and Payment Products – deposit products other than basic Deposit</li> <li>▪ Government Debentures, Stocks and Bonds</li> <li>▪ Life Products – Investment Life Insurance Products</li> <li>▪ Managed Investment Schemes including IDPS</li> <li>▪ Retirement Saving Account Products</li> <li>▪ Securities</li> <li>▪ Superannuation</li> <li>▪ Life Products – Life Risk Insurance Products</li> </ul>
<p><b>What advisory services are available to me?</b></p> <p><b>What products can we offer?</b></p>	<ul style="list-style-type: none"> <li>▪ Retirement Planning &amp; strategies;</li> <li>▪ Superannuation and Rollover advice and strategies</li> <li>▪ Self-managed Superannuation Advice;</li> <li>▪ Managed funds;</li> <li>▪ Life, total &amp; permanent disablement, trauma and income protection insurance;</li> <li>▪ Gearing strategies;</li> <li>▪ Margin Lending;</li> <li>▪ Social Security advice;</li> <li>▪ Estate planning advice.</li> </ul> <p>In addition, we are able to offer you on-going monitoring and review service for your investment &amp; insurance portfolio.</p> <ul style="list-style-type: none"> <li>▪ Basic Deposit Products</li> <li>▪ Non-Basic Deposit Products</li> <li>▪ Life Products – Investment Life Insurance Products</li> <li>▪ Life Products – Life Risk Insurance Products</li> <li>▪ Retirement Savings Account Products</li> <li>▪ Securities</li> <li>▪ Superannuation</li> <li>▪ Tax-effective Investments and</li> <li>▪ Margin Lending Products</li> </ul> <p>In all instances our advisers act on your behalf.</p>

**How will I pay for the Service?**

Gantfm Pty Limited offers a range of payment options including fees and commissions on funds placed, or a combination of both methods. Your adviser will explain these options to you.

Your fees may include one or a combination of the following modes of payment.

**Upfront Fees & Ongoing Fees (inclusive of GST)**

If you choose to take up our ongoing service offer, we will charge you a fee based on funds under management of between 0-2.5% pa.

This fee will not apply to funds that are invested using borrowed money whether margin lending or a line of credit.

The upfront commission for risk insurance financial products can range between 0% and 60% depending on the product provider, while on-going commission may range between 0% and 30%. For example, on an insurance premium of \$1,000 paying 60% initial commission and 22% on-going commission, would have an upfront commission of \$600 and an on-going commission \$220 per year.

**Or**

**Fee For Service**

If a fee for service is payable rather than commission, the hourly fee rate is \$275 per hour, inclusive of GST.

If you choose to pay a fee we may rebate to you part or all of the commission we would otherwise receive for insurance products or fees under management for investment products. You may be charged a Statement of Advice preparation fee. This can range between \$550 and \$9,900 (inclusive of GST) depending on the complexity and the time spent on its preparation and implementation. If Applicable, any fee for service must be paid within seven (7) days of the date of the tax invoice being issued to you.

If you choose to take up our ongoing service offer, we will charge you a flat fee of between \$550 and \$9,900pa.

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

A service agreement will be supplied clearly defining the services provided and the fees involved at the time of engagement. The on-going service fee is calculated on the funds under advice at the time of appointment and updated at each annual review.

Every two years we will send you a renewal notice requesting your consent for us to continue to provide services to you. We must have your consent within 30 days of that notice in order for us by law to continue to provide services to you.

<p><b>Do any relationships exist which might influence you in providing me with financial services?</b></p>	<p>Gantfm Pty Limited or an associated entity may receive sponsorship and non-cash benefits in relation to certain financial products recommended. Non-cash benefits with a cash value of greater than \$300 is not permitted. Your adviser maintains an Alternative Remuneration Register (soft dollar) that contains information about any alternative forms of payment or benefits that maybe received between the value of \$100 and \$300. If you wish to inspect the Register or ask any questions about this, please ask your adviser.</p>
<p><b><i>2. WHEN YOU GET OUR ADVICE</i></b></p>	
<p><b>Do I get detailed information about actual commission and other benefits my adviser gets from making the recommendations?</b></p>	<p>Yes. You have the right to know about details of commissions and other benefits your adviser receives for recommending investments. We will provide this information to you when we make specific recommendations. You have a right to request for 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.</p>
<p><b>Will you give me advice that is suitable to my investment needs and financial circumstances?</b></p>	<p>Yes. However, to do so we need to find your individual investment objectives, financial situation and needs before we recommend any investment 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.</p>
<p><b>What should I know about any risks of the investments or investment strategies recommended to me?</b></p>	<p>We will explain to you any significant risks of investments and strategies that we recommend to you. If we do not do so, you should ask us for further clarification.</p>
<p><b>What information do you maintain in my file and can I examine my file?</b></p>	<p>We maintain a record of your personal profile that includes details of your investment objectives, financial situation and needs. We also maintain records of any recommendations made to you, if you wish to examine your file, you should ask us and we will make arrangements for you to do so. We are committed to implementing and promoting a privacy policy which will ensure that privacy and security of your personal information. A copy of our privacy policy is enclosed for your information.</p>

<p><b>Can I tell you how I wish to instruct you to buy or sell investments?</b></p>	<p>Yes. You may specify how you would like to give us instructions. For example, by telephone, fax or other means.</p> <p>We maintain a record of your personal profile that includes details of your investment objectives, financial situation and needs. We also maintain records of any recommendations made to you, If you wish to examine your file, you should ask us and we will make arrangements for you to do so.</p>
<p><b>What do we require from you when giving you advice?</b></p>	<p>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 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.</p>
<p><b>3. IF YOU HAVE ANY COMPLAINTS</b></p>	
<p><b>Who can I speak to if I have a complaint about the advisory service?</b></p>	<p>We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you, you should take the following steps:</p> <p>Contact your adviser and tell your adviser about your complaint. If your complaint is not satisfactorily resolved within 10 working days please contact Gantfm Pty Limited on (08) 8363 0666 or put your complaint in writing. A written complaint can be sent to us via e-mail <a href="mailto:admin@gantfm.com.au">admin@gantfm.com.au</a> or via post at, Gantfm Pty Limited, PO Box 950, Kent Town SA 5071.</p> <p>If we cannot reach a satisfactory resolution within 45 days, you can raise your concerns with the Australian Financial Complaints Authority <a href="http://www.afca.org.au">www.afca.org.au</a> on 1800 931 678 or postal at GPO Box 3, Melbourne, Vic. 3001. Gantfm Pty Limited is a member of this complaints resolution service. The Australian Securities &amp; Investments Commission (ASIC) also has a freecall Infoline on 1300 300 630 which you may use to make a complaint or obtain information about your rights.</p>
<p><b>Professional Indemnity Insurance</b></p>	<p>We hold Professional Indemnity Insurance in accordance with s912B of the Corporations Act 2001 (as amended). The insurance subject to its terms and conditions, provides indemnity up to the Sum Insured for Gantfm and will cover work completed by authorised representatives, representatives and employees of the Licensee after they cease to work for the Licensee.</p>



## **Privacy and Spam Policy**

### **Our Commitment**

Gantfm Pty Limited is committed to providing you with the highest levels of client service. We recognise that your privacy is very important to you. We are bound by the Australian Privacy Principles under the Privacy Act 1988. Our aim is to both support and ensure that we comply with these principles. Further information on privacy in Australia may be obtained by visiting the website of the Office of the Federal Privacy Commissioner at <http://www.privacy.gov.au>.

Gantfm Pty Limited believes that this Privacy Policy discloses how the personal information you provide to us and our representatives, is collected, used, held, disclosed and disseminated.

Gantfm Pty Limited is required to meet particular legislative and regulatory requirements. In order to provide a comprehensive financial planning advice to you, we are required to collect certain personal information from you.

- Providing you with the relevant product or service
- Managing and administering the product or service
- Protecting against fraud

We encourage you to check our website regularly for any updates to our Privacy Policy.

### **Your Personal Information**

As a financial planning organisation we are subject to certain legislative and regulatory requirements which necessitate us to obtain personal information about you, including s961B of the Corporations Act. Detailed below is some of the information you are required to provide:

- your name, date of birth, tax file number, current addresses, telephone/mobile/fax numbers, e-mail address;
- information regarding your dependents and family commitments
- your occupation, employment history, details family commitments, social security eligibility, health information or other information the organisation considers necessary.
- your financial needs and objectives;
- your assets and liabilities (current and future), income, expenses;
- your superannuation and insurance details;
- your social security entitlements; and
- your risk profile details.

### **How We Collect Personal Information**

Gantfm Pty Limited collects personal information in a number of ways, including:

- directly from you, when you attend a face-to face interview;
- directly from you, when you provide information through a data collection form;
- directly from you, when you provide information by phone;
- directly from you via an email or the internet; and
- directly from fund managers, superannuation funds, life insurance companies and other product issuers once authorisation has been provided by you. You have a right to refuse us authorisation to collect information from a third party.

## **How We Use Your Personal Information**

The information in this document details how we comply with the Privacy Act including:

- What is the purpose?
- Who is my information disclosed to?
- What law requires collection?
- What are the consequences?

Primarily, your personal information is used in order to provide comprehensive and/or limited financial planning services to you. We may also use the information that is related to the primary purpose and it is reasonable for you to expect the information to be disclosed.

We also collect information about you for the purpose of reporting to AUSTRAC under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

From time to time, we may provide you with direct marketing material. This will include articles and newsletters that may be of interest to you. If, at any time, you do not wish to receive this information any further, you may contact us with this request. We will endeavour to meet your request within 2 weeks. We maintain a Register for those individuals not wanting direct marketing material.

If you provide inaccurate or incomplete information we may not be able to provide you with the products or services, you are seeking.

## **How We Store and Secure Your Personal Information**

We keep your personal information in your client file. These files are accessible to authorised personnel only and are appropriately secured out of hours.

Your personal information may also be held on our computer database. All computer-based information is protected through the use of access passwords. Data is backed up regularly and stored securely off site. Other measures taken are:

- Confidentiality requirements for our employees
- Security measures for systems access
- Providing a discreet environment for confidential discussions

Personal information will be treated as confidential information and sensitive information will be treated highly confidential.

GantFM Pty Limited utilises cloud based computing systems and as such data maintained on our system is stored in Australia.

It is a legislative requirement that we keep all personal information and records for a period of 7 years. Should you cease to be a client of ours, we will maintain your personal information on or off site in a secure manner for 7 years. After this, the information will be destroyed in a secure manner.

## **Ensure Your Personal Information Is Correct**

Gantfm Pty Limited takes all reasonable precautions to ensure that the personal information we collect, use and disclose is accurate, complete and up-to-date. To ensure we can maintain this level of accuracy and completeness, we recommend that you:

- inform us of any errors in your personal information as soon as possible; and
- update us with any changes to your personal information as soon as possible.

### **Access to Your Personal Information**

You have a right to access your personal information, subject to certain exceptions allowed by law. We ask that you provide your request for access in writing to PO Box 950, Kent Town SA 5071 (for security reasons) and we will provide you with access to that personal information. Access to the requested personal information may include:

- providing you with copies;
- providing you with the opportunity for inspection; or
- providing you with a summary.

We will not charge you a fee for making a request to access your personal information. However, if at the time of making the request you are no longer a client of Gantfm, and we incur any costs in providing you access to your personal information (for example fees to retrieve information for off-site storage) we may pass those costs on to you at our discretion. If charges are applicable in providing access to you, we will disclose these charges to you prior to providing you with the information.

Some exceptions exist where we will not provide you with access to your personal information if:

- providing access would pose a serious threat to the life or health of a person;
- providing access would have an unreasonable impact on the privacy of others;
- the request for access is frivolous or vexatious;
- the information is related to existing or anticipated legal proceedings between us and would not be discoverable in those proceedings;
- providing access would reveal our intentions in relation to negotiations with you in such a way as to prejudice those negotiations;
- providing access would be unlawful;
- denying access is required or authorised by or under law;
- providing access would be likely to prejudice certain operations by or on behalf of an enforcement body or an enforcement body requests that access not be provided on the grounds of national security.

Should we refuse you access to your personal information, we will provide you with a written explanation for that refusal.

## **Using Government Identifiers**

Although in certain circumstances we are required to collect government identifiers such as your tax file number, Medicare number or pension card number, we do not use or disclose this information other than when required or authorised by law or unless you have voluntarily consented to disclose this information to any third party.

## **Dealing with us anonymously**

You can deal with us anonymously where it is lawful and practicable to do so. For example, if you telephone requesting our postal request.

## **Your sensitive information**

Without your consent we will not collect information about you that reveals your racial or ethnic origin, political opinions, religious or philosophical beliefs or affiliations, membership of professional or trade association, membership of a trade union, details of health, disability, sexual orientation, or criminal record.

This is subject to some exceptions including:

- the collection is required by law; and
- when the information is necessary for the establishment, exercise or defence of a legal claim.

## **Use & Disclosure**

For the purposes set out above, we may disclose your personal information to organisations outside Gantfm Financial Management. The organisations to which we disclose information may include:

- superannuation fund trustees, insurance providers, fund managers or other product providers in order to manage and administer your product or service;
- compliance consultants to ensure that our representatives are meeting our compliance standards;
- paraplanning contractors or temporary staff to handle workloads during peak periods;
- your professional advisers, including your solicitor or accountant as authorised by you;
- information technology service providers to maintain, review and develop our business systems, procedures and infrastructure;
- government and regulatory authorities and other organisations, as required or authorised by law;
- a potential purchaser/organisation involved in the proposed sale of our business for the purpose of due diligence, corporate re-organisation and transfer or all or part of the assets of our business.
- a new owner of our business that will require the transfer of your personal information.

## **Transborder Dataflow**

Gantfm Pty Ltd may engage third party service providers to assist in the provision of products or services. Some services may require disclosure of personal information to service providers outside of Australia including the Philippines. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents for Gantfm's advisers. All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988.

## **Complaints Resolutions**

Please contact our Privacy Officer at L3, 18 Dequetteville Terrace, Kent Town or on (08) 8363 0666 if you wish to complain about any breach or potential breach of your privacy rights. Your complaint will be responded to within 7 days. If you are not satisfied with the outcome of your complaint, you are entitled to contact the Office of the Privacy Commissioner.

## **Our Website**

Gantfm Pty Limited website provides links to third party websites. The use of your information by these third party sites is not within the control of Gantfm Pty Limited and we cannot accept responsibility for the conduct of these organisations. Other websites are not subject to our privacy standards, policies and procedures. You will need to contact or review those websites directly to ascertain their privacy stands, policies and procedures.

You may register with us to receive newsletters and other information. By doing so, your name and email address will be collected and stored on our database. We take care to ensure that the personal information you give us on our website is protected. For example, our website has electronic security systems in place, including the use of firewalls and data encryption.

If you do not wish to receive any further information from us, or you wish to update your registration details, please email your request to us. We will endeavour to meet your request within 5 working days.

Our Website utilises cookies to provide you with a better user experience. Cookies also allow us to identify your browser while you are using our site – they do not identify you. If you do not wish to receive cookies, you can instruct your web browser to refuse them.

## **Spam Act**

Spam is a generic term used to describe electronic 'junk mail'- unwanted messages sent to a person's email account or mobile phone. In Australia, spam is defined as 'unsolicited commercial electronic messages'.

'Electronic messaging' covers emails, instant messaging, SMS and other mobile phone messaging, but not cover normal voice-to-voice communication by telephone.

Gantfm Pty Limited complies with the provisions of the Spam Act when sending commercial electronic messages.

Equally importantly, Gantfm Pty Limited makes sure that our practices are in accordance with the Australian Privacy Principles in all activities where they deal with personal information. Personal information includes our clients contact details.

## **Internal Procedure for dealing with complaints**

The three key steps Gantfm Pty Limited follows:

- Consent – Only commercial electronic messages are sent with the addressee's consent – either express or inferred consent.
- Identify – Electronic messages will include clear and accurate information about the person and the Gantfm Pty Limited that is responsible for sending the commercial electronic message.
- Unsubscribe – We ensure that a functional unsubscribe facility is included in all our commercial electronic messages and deal with unsubscribe requests promptly.

If you have any complaints – please send them through to our email address (admin@gantfm.com.au) or to PO Box 950, Kent Town SA 5071.

## **Consented to such communications**

Commercial messages will only be sent to you when you have given consent. This may be express consent – a direct indication that it is okay to send the message, or messages of that nature or inferred consent based on our business or other relationship with you and your conduct.

## **Comply with the law regarding viral messages**

Gantfm Pty Limited ensures that Commercial Communications that include a Forwarding Facility contain a clear recommendation that the Recipient should only forward the Commercial Communication to persons with whom they have a relationship, where that relationship means that person could be said to have Consented to receiving Commercial Communications.

## **Comply with the age sensitive content of commercial communication**

Where the content of a Commercial Communications seeks to promote or inspire interaction with a product, service or event that is age sensitive, the Gantfm Pty Limited takes reasonable steps to ensure that such content is sent to Recipients who are legally entitled to use or participate in the product service or event.

**GANT**  
FINANCIAL  
MANAGEMENT

*A goal without a plan is just a wish*