



FINANCIAL SERVICES GUIDE

Gantfm Pty Limited AFSL 306630 ABN 57 836 901 300

Version 30, 10 May 2023

**Understanding the advice process and
our relationship with you**

PURPOSE

This **Financial Services Guide** (FSG) explains the financial services and advice provided by Gantfm Pty Limited T/A Gant Financial Management and your Financial Adviser, who is an authorised representative of Gantfm Pty Limited T/A Gant Financial Management. The FSG provides information on what to expect during the financial advice process including the types of documents you are likely to receive, how we manage privacy, related parties and potential conflicts of interests, and how we manage complaints. Gant Financial Management authorises the distribution of this FSG.

This FSG should be read in conjunction with the **Adviser Profile**. The Adviser Profile contains important information about your Adviser including relevant authorised representative number, qualifications, experience, areas of authorisation, how they get paid and fees that you may be charged. If you have not received an Adviser Profile, please ask your Adviser for a copy, or contact us directly.

Please take the time to review both the FSG and Adviser Profile before engaging our services.

NOT INDEPENDENT

Gant Financial Management may receive commissions associated with the issue of life insurance products.

For these reasons, we do not represent ourselves as independent, impartial or unbiased.

Please refer to the 'Remuneration' section for more information.

GANTFM PTY LIMITED

HOW TO CONTACT US

Office: Level 3, 18 Dequetteville Terrace, Kent Town SA 5067

Postal Address: PO Box 950, Kent Town SA 5071



Telephone: (08) 8363 0666



Email: admin@gantfm.com.au

Facsimile: (08) 8363 2666



Website: www.gantfm.com.au

FINANCIAL SERVICES AND PRODUCTS WE CAN PROVIDE

Gant Financial Management can offer the following services and products. Your Adviser's specific authorisations are included within their personalised Adviser Profile.



Superannuation and Retirement Planning

- Personal Superannuation
- Corporate Superannuation
- Industry and Public Sector Superannuation
- Pensions and Annuities
- Self-Managed Superannuation
- Centrelink / Veterans' Affairs Assistance
- Aged Care



Wealth Creation and Investments

- Cash and Term Deposits
- Investment Bonds
- Managed Investments
- Exchange Traded Products
- Listed Securities (Shares and other products)
- Derivatives
- Margin Lending
- Gearing



Wealth Protection

- Term Life Insurance
- Total and Permanent Disability (TPD) Insurance
- Trauma Insurance
- Income Protection Insurance
- Business Insurance
- Insurance Claims Assistance



Other Financial Planning Services

- Budgeting and Cashflow Management
- Debt Management
- Estate Planning Assistance

THE ADVICE PROCESS AND DOCUMENTS YOU MAY RECEIVE

Your Adviser will guide you through the advice process. This includes the following steps:



Engagement and Discovery

In the initial stages of the advice process your Adviser will work with you to define your financial goals and objectives, and gather relevant information required to provide you appropriate advice.

Your Adviser will generally collect relevant information within a **Client Data Form** and file notes. You can expect to be asked questions related to your income, expenses, assets, liabilities, insurances and superannuation. It is important that you provide accurate information and keep your Adviser informed of any changes to your relevant circumstances. Your Adviser will ask you to consent to your personal information being collected and stored. Please refer to the 'Privacy' section for more information on how we manage your privacy.

Where your goals relate to investment or superannuation advice your Adviser will also work with you to define your level of risk tolerance. A **Risk Profile Questionnaire** may be used to document and agree upon your level of risk tolerance.

Your Adviser may also use an **engagement document** to define the arrangement with you, and the fees that may apply.

Your Adviser will also need to verify your identity and source of any funds to comply with Anti-Money Laundering and Counter Terrorism Financing laws.



Strategy and Personal Advice

After obtaining relevant information, your Adviser will conduct research and develop a strategy to assist you to meet your goals and objectives. The strategy is typically developed utilising specialised financial planning software.

Where personal financial product advice is being provided, the strategy will be documented in a **Statement of Advice (SOA)**. The Statement of Advice will include amongst other things, the basis of the advice, explanation of the strategies and products recommended and relevant disclosures including costs of advice and products. The Statement of Advice includes an authority to proceed section where you can consent to proceed with the recommendations.

Where a financial product has been recommended, you will generally be provided with a copy of the relevant **Product Disclosure Statement (PDS)**. The PDS includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).



Implementation

Where you elect to proceed with the recommendations your Adviser will work with you to implement the strategy. This may include liaising with various insurance, superannuation, or investment product issuers.

Where the recommendations include the purchase of a new financial product, your Adviser will work with you to complete the relevant **Product Application Form**. This may be online, or paper based.

Where the recommendations include the purchase of an insurance policy, you may also need to complete a **Health Questionnaire**. This could be online, paper-based or over the phone. It is important to disclose any health or personal matters truthfully. Failure to disclose certain matters may result in a claim being denied.

GENERAL ADVICE

Your Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will give you with a warning when they provide you with general advice. You should consider whether you need personal advice which takes into account your individual situation before you make any decisions.

FURTHER ADVICE

Depending on your relevant circumstances, you may require further advice such as adjustments to superannuation contributions, insurance benefit amounts, or a review of your strategy.

Further advice can generally be documented in a **Record of Advice (ROA)** and relevant file notes. In some instances, a Statement of Advice may be required. You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

An **Ongoing Fee Arrangement** may be utilised to formalise the ongoing services that your Adviser has agreed to provide for a fee.

Where you have entered into an ongoing fee arrangement for a period of greater than 12-months, you will receive a **Fee Disclosure Statement (FDS)** annually.

The FDS will detail services and fees paid for the previous 12-month period, and the

services offered and estimated fees for the next 12-months. To ensure the ongoing fee arrangement continues, you will be required to confirm in writing annually. Confirmation may also include the requirement to sign a **Consent Form** that is provided to your relevant investment or superannuation provider.

Alternatively, you may agree to a **Fixed Term Arrangement** with your Adviser. This arrangement will outline the services you will be provided for fee over a specific term not greater than 12 months. In this case, you will not be provided with an FDS. You may be required to sign a Consent Form where the fee is deducted from superannuation.

You may cease any fee arrangements or disengage from your Adviser by providing written notice to your Adviser or product issuer.

HOW TO PROVIDE INSTRUCTIONS

Your Adviser may accept your instructions by phone, letter, or email. In some instances, your Adviser can only accept written instructions from you, and they will let you know when this is required. Your Adviser will also need to verify your identity prior to acting on instructions.

REMUNERATION

Before providing you with advice, your Adviser will agree with you the fees that apply and explain any benefits we receive.

Your Adviser

The cost of providing financial advice or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Your Adviser or the financial planning business may be remunerated by:

- Advice and service fees paid by you
- Commissions paid by insurance providers

All fees and commissions are initially paid to Gantfm before being distributed to the financial planning business.

Your Adviser may also receive non-monetary benefits which include benefits of less than

\$300, benefits related to education and training (including attendance at professional development days and conferences), and provision of software related to the financial products being recommended.

Any referral arrangements or related party arrangements your Adviser has in place will be disclosed in the Adviser Profile and your Statement of Advice.

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

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your Adviser provides a recommendation for a financial product or service, your Adviser may be remunerated through either:

- An initial fee for service; or
- An ongoing fee for service; or
- A contribution fee or implementation fee; or
- Commission payments from product providers where applicable; or
- A combination of any of the above.

COMPLAINTS

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Contact Gant Financial Management to discuss your complaint.

Phone 08 8363 0666

Online www.gantfm.com.au

Email admin@gantfm.com.au

Mail PO Box 950

KENT TOWN SA 5071

We will acknowledge receipt of a complaint immediately. Where this is not possible, acknowledgement will be made as soon as practicable.

2. We will then investigate the complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution.
3. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Phone 1800 931 678 (free call)

Online www.afca.org.au

Email info@afca.org.au

Mail GPO Box 3
Melbourne VIC 3001

Compensation Arrangements

We have professional indemnity insurance in place that complies with the Corporations Act 2001 (as amended). Our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for Gant Financial Management and our authorised representatives and employees in respect of our authorisations and obligations under our Australian Financial Services Licence. This insurance will continue to provide such coverage for any authorised representative and employee who has ceased work with Gant Financial Management for work done whilst engaged with us.

PRIVACY

Your Adviser is required to maintain documentation and records of any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may not be able to provide you with the advice you require.

Throughout the advice process, your personal information may be disclosed to other service providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers

We 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 Australia including the Philippines. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents.

Gant Financial Management respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please refer to our Privacy Policy available www.gantfm.com.au

RESPONSIBLE MANAGER

Antony Grzeskowiak

Responsible Manager

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 and Bachelor of Economics Degree.

ADVISER PROFILES

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. He has the following memberships: IPA-Fellow, FINSIA-Fellow, Financial Planner AFP, 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 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 BT Portfolio Services before joining AMP in 2001 and Gant Financial Management in 2021.

Travis currently holds a Masters 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
- Life Products – Life Risk Insurance Products
- Managed Investment Schemes including IDPS
- Retirement Saving Account Products
- Securities
- Superannuation

CLIENT SERVICES TEAM

Terri Camarra, Client Services – Financial Planning

Anna Colley, Client Services – Financial Planning

Anna Grandal, Financial Planning Administration

Kimberley Hamilton, Financial Planning Administration

Kim Kendera, Client Services – Financial Planning

Kerry Scott, Client Services – Financial Planning

A goal without a plan is just a wish

