



ACN 056 953 452
AFS Licence 244246

“Your Local Financial Planners”

Financial Services Guide

76 Takalvan Street
Bundaberg Qld 4670

Phone (07) 4153 1999

Financial Services Guide

This Financial Services Guide (FSG) is an important document which we as an Australian Financial Services Licensee are required to provide you. The FSG is to inform you of who we are, how we can be contacted, what services we are authorised to provide you, how we are remunerated, details of any potential conflicts of interest, and details of internal and external dispute resolution procedures and how you can access them.

This FSG is current as at the time it was provided to you, however we realise that over time it may change. Therefore please be advised that a current copy of our FSG will always be available on the company website www.gibsonkiller.com.au or by contacting the office.

This FSG is designed to assist you in deciding whether to use our services listed below. In order to keep the information up to date this guide is split into three parts :

Part A Your Adviser's Profile

- who is my adviser

Part B What you need to know before you get our advice

- who we are and how we can be contacted
- services available to you
- details of our internal and external dispute resolution procedures

Part C Fees and Charges

- how we (and any other related parties) are remunerated
- details of any potential conflicts of interest
- details of alternate remuneration arrangements

Part A

Adviser Profile

Your adviser is **Tony Killer** who is authorised by Gibson Killer Pty Ltd (AFS Licence 244246) to advise and to deal in the following financial products :

- Deposit and Payment Products – Basic deposit
- Deposit and Payment Products – Non-basic Deposit
- Government Debentures, Stocks or Bonds
- Life Products – Investment Life Insurance Products
- Life Products – Life Risk Insurance Products
- Managed Investment Products
- Retirement Savings Account Products
- Securities
- Superannuation
- Margin Lending

Background and Experience :

TONY KILLER

Director/Owner

Authorised Representative

Tony began Financial Planning in 1987 after two years in the Banking industry with National Australia Bank.

Tony is the Sole Director of Gibson Killer Pty Ltd and the responsible person for all ASIC Licence conditions. He was a member of the Financial Planning Association of Australia from 1992 to 2011 when he tendered his resignation. Tony remains a member of the Financial Services Institute of Australasia.

Tony has completed Financial Planning, Money Market and Stockbroking courses and exams over his 24 years in this industry. Witnessing an abundance of legislative changes to Tax, Superannuation, Centrelink as well as investment markets over this time gives Tony the background and experience to provide clients with assistance on their investment matters.

In an industry where the big institutions control most of the advisers and most of the money, Tony is able to give his view, not a corporate view. This may become harder to find in the years ahead as Government regulation and Industry associations move further towards the institutional advisory model of call centres.

Part B

What you need to know before you get our advice

Who is responsible for the advice given to me?

Gibson Killer Pty Ltd, ACN 056 953 452 is an Australian Financial Services Licence Holder - No 244246. Gibson Killer Pty Ltd is responsible to you for any advisory services your adviser provides. We act on your behalf.

Gibson Killer Pty Ltd's origins were established in 1985 by Mr Ian Gibson. Tony Killer joined with Ian in 1987 where they worked together as Authorised Representatives of Beyson Investments and later with FPI Ltd.

In 1993 Gibson Killer Pty Ltd applied for and received what was then called a Dealers Licence from the Australian Securities and Investment Commission. With subsequent changes to the Federal Government Licencing rules, this Licence is now called an "Australian Financial Services Licence". To the best of our knowledge, this Licence is the only one issued to a financial planning business owned and operated by local people in Bundaberg.

Following Ian's retirement in 2003 Tony bought the other 50% of the business.

Gibson Killer Pty Ltd is 100% owned by the Tony Killer Family Trust. "A local company owned by local people, serving the local community."

Tony Killer is the Sole Director of Gibson Killer Pty Ltd.

Gibson Killer Pty Ltd holds Professional Indemnity Insurance arrangements which comply with the Corporations Act 2001.

What kinds of financial services are you authorised to provide me and what kinds of products do these services relate to?

Gibson Killer Pty Ltd is authorised to provide both general and personal advice and to deal on behalf of both retail and wholesale clients. A copy of our Licence and Licence conditions is shown in the office foyer and is also available for viewing on www.asic.gov.au.

We offer you advice on the following areas :

- Retirement Planning
- Wealth Accumulation
- Redundancy Planning
- Cashflow Planning
- Salary Packaging
- Centrelink
- Superannuation/Rollovers
- Gearing Strategies
- Shares and Property
- Estate Planning
- Business Planning
- Margin Lending

It is important to understand that our services range from once only general discussions to ongoing long term development, implementation and monitoring of your financial plan. This is an individual process as one size does not suit all.

We are available on a regular basis to keep you informed of issues that may affect your investments whether you are commencing an investment portfolio or are retired with an established portfolio.

In implementing our advice you may be provided with a product recommendation such as a deposit account, managed fund, superannuation fund, Allocated Pension etc. There is a vast number of financial products from which to choose and no financial planner can possibly undertake research on all of them. Accordingly, like other financial planning organisations, the products we recommend have been carefully researched and approved by our research process. Tony Killer makes the final decision on what products are recommended.

Gibson Killer Pty Ltd also offers an ongoing portfolio reporting and advisory service to clients to assist you in keeping up to date. We recommend all clients should take up this service.

What you need to know when you get our advice

Will you give me advice which is suitable to me ?

Yes, all advice is based on your own personal circumstances and is directed to you alone. Please note that in order to provide you with “personal” advice you must provide a full disclosure of all relevant information to your adviser, by completing our Data Collection Form.

If you do not disclose the required information, any advice will be “general” advice and may not be relevant to your personal circumstances.

“Limited” personal advice may also be provided where you only wish to disclose certain personal information in order to seek advice on one or more areas.

What should I know about any risks of the investments or strategies you recommend to me?

It is important that you understand and accept that risks are part and parcel of everyday life. In providing clients with guidance in a forward direction we wish to advise that risks do exist and more than likely will impact on your future plans. Where possible we try to build in flexibility with our strategies in order to reduce risks from legislation and/or rule changes to areas such as Superannuation, Centrelink, Aged Care and Taxation. It will however remain.

Investment Risk is a daily occurrence with any investment that has any exposure to Fixed Interest, Property or Share Market activities. This is because the price of these assets can and will go up and down – often quite sharply.

Part of the information gathering process is to gauge your understanding and reaction to risk so that an appropriate strategy or investment can be recommended to you.

Gibson Killer Pty Ltd cannot and will not guarantee that you will not be subjected to these risks. We will however work with you to understand and assess any legislative, life, investment or other changes that may occur.

Statements of Advice (SOA)

A Statement of Advice (SoA) will be issued whenever we provide you with any personal advice, which takes into account your objectives, financial situation and needs. The SoA will contain our advice, the basis on which it is given and information regarding our fees and/or commissions.

A Product Disclosure Statement (PDS) will be provided in the event we make a recommendation to acquire a particular financial product or arrange the issue of a financial product.

We cannot and will not give “verbal” personal advice.

What information do you maintain in my file?

We maintain a record of your personal profile which includes details of your investment objectives, financial situation and needs. We also maintain records of any recommendations, phone calls, discussions and any investments made by you.

Gibson Killer Pty Ltd is committed to implementing and promoting a Privacy Policy which will ensure the privacy and security of your personal information. A copy of our Privacy Policy is available for your information on our website www.gibsonkiller.com.au or by request.

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 your instructions. For example by telephone, fax or other means. However, we do not have signing authority on your accounts and therefore any changes to investments will usually need your signature on the required forms.

BURRELL STOCKBROKING

Gibson Killer Pty Ltd via Tony Killer has an agreement with Burrell Stockbroking to provide stockbroking services to our clients. Tony Killer is an Authorised Representative of both Gibson Killer Pty Ltd and Burrell Stockbroking. All advice and research on shares and other securities listed on the Australian Stock Exchange (ASX) or the National Stock Exchange of Australia (NSX) is provided under Burrell Stockbroking's Australian Financial Services Licence No 247431. No advice on individual shares will be provided by Gibson Killer Pty Ltd.

Gibson Killer Pty Ltd receives a portion of Brokerage paid to Burrell Stockbroking for trades completed. Please refer to Burrell Stockbroking's Financial Services Guide for more details on these services at www.burrell.com.au.

MAKING A COMPLAINT

Gibson Killer Pty Ltd is committed to providing you with honest, researched and easy to understand personal advice. If you feel that we have not done this, we would like to know. The suggested steps you should take are ;

1. Contact Tony Killer and discuss your concerns.
2. If you feel your concerns are not satisfactorily resolved within 5 days we ask that you detail your concerns in writing and send it to us at

Gibson Killer Pty Ltd
PO Box 1306
BUNDABERG QLD 4670

We will then look into your concerns and act to try and resolve your complaint quickly and fairly within a set time frame as set down by the Financial Ombudsman Service.

If you are not satisfied with how your complaint is handled you may direct your concerns to the Financial Ombudsman Service at ;

GPO Box 3
MELBOURNE VIC 3001

Toll Free – 1300 780 808
Fax (03) 9613 6399
Web site www.fos.org.au
Email info@fos.org.au

Part C Fees & Charges

Gibson Killer Pty Ltd may charge fees for advisory services and products it provides and recommends to you. Where we provide you with personal advice, detailed information about fees, commissions or other benefits will be contained in the Statement of Advice (SOA).

Our fees and charges are reviewed on the 1st July each year and is listed in the attached Fee Schedule.

As a guide, clients may be charged the following fees and charges when dealing with Gibson Killer Pty Ltd and the Financial Planning & Advisory process ;

INITIAL INTERVIEW

All **first time** clients are offered a free 1 hour interview, so that we can discuss and assess your needs and our ability to assist. Please note that no personal advice can or will be provided to you during this session.

We ask that the Data Collection Form is completed and returned to our office prior to the interview so that we can review and ask the relevant questions in order to collect the necessary information to provide you with advice.

AUTHORITY TO PROCEED

Once we have collected all your personal details, discussed your own goals and thoughts, we will be able to give consideration to the strategies and requirements of your situation and then forward you a statement outlining the costs involved in Gibson Killer Pty Ltd providing you with a "Full Plan", via a Statement of Advice. This fee will be a maximum fee and will naturally depend upon the time and complexity of your situation and/or questions.

If you are happy to proceed, we require you to sign and return an "Authority to Proceed Form". No work on a full plan will commence until such time as this authority is received by Gibson Killer Pty Ltd.

It is more common that clients and prospective clients require advice on only limited matters. In this instance we will proceed with providing the Statement of Advice on your verbal acceptance.

STATEMENT OF ADVICE (SOA)

The Statement of Advice will provide you with our recommendations in response to your personal circumstances and/or questions. This will include the necessary structure, strategies and investment details.

This is a very important document and should be read fully. It will also outline any costs in relation to the implementation of these recommendations.

IMPLEMENTATION

As mentioned above, you will be advised of the costs involved in implementing the strategies and investments recommended in the Statement of Advice (SOA), within the Statement of Advice.

Dependant upon the advice provided and the investments recommended, these costs may be in many forms but generally is either ;

- A flat hourly charge, or
- A percentage of the assets invested under the SOA, or
- An initial entry fee paid to a product provider whose product you buy, or
- A combination of the above.

ONGOING SERVICE

Having access to your adviser on a regular basis is very important as in most cases there will be ongoing changes to Legislative, Market and Personal circumstances.

Everyone is different and so are their needs, so Gibson Killer Pty Ltd have a range of options available to clients to receive ongoing assistance with questions and investments. We want to encourage you to communicate with us so it should be noted that it is not our intention or desire to invoice clients for every contact.

We do however need to be compensated for this time and assistance so therefore we offer a range of ongoing services including ;

- A flat hourly charge, or
- A negotiated flat yearly fee, or
- A percentage of assets under advice fee, or
- A combination of the above.

Gibson Killer Pty Ltd may also receive ongoing service commissions from various institutions that you may have money invested with. These typically range from 0.25% to 0.60% p.a. and are paid by the institutions from Management Fees charged by them. For example if you have \$100,000 in a product and Gibson Killer Pty Ltd receives 0.40%p.a. we will receive \$400. This will be detailed in our SOA to you and will be taken into account when determining a charge for ongoing service. Government changes are proposed to start 1 July 2012 which will mean new funds will not pay an adviser service fee. As a result, should this be made law, the full fee will be charged directly to clients for our services.

Alternative Remuneration Register

It is usual practice for Gibson Killer Pty Ltd not to accept alternate payment/benefits from product providers, such as holidays, product bonuses, free software, product rebates etc.

However we must advise that it is possible that Gibson Killer Pty Ltd may receive gifts, marketing and training support from product providers from time to time. These are unknown at this stage and if received are detailed in the Alternative Remuneration Register available for viewing at the front counter of our office at 76 Takalvan St, Bundaberg.

Referral Fees

Gibson Killer Pty Ltd do not pay out or receive any fees from referring business to or from other individuals, businesses or organisations. If we refer you to another professional such as an Accountant, Solicitor or Insurance Broker in the course of our relationship with you, it is done on the basis of professional respect for their services.

Our Mission Statement

Our objective is to provide ongoing quality, researched, advice in a manner that you understand and appreciate. Confidentiality is assured.

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