



Financial Services Guide (FSG) Version 8, 28 November 2023

Licensee:	Blenkhorn Kirkwood Financial Planning Pty Limited (AFSL 491551 ABN 47 052 851 288)
Authorised Representative:	Kenneth Dewar (ASIC# 1237779)
Contact Details:	Suite 27, Level 4, 1 Mona Vale Road Mona Vale NSW 2103 +61 2 9997 7007 admin@blenkhornkirkwood.com
Purpose of this FSG:	This FSG will help you decide whether to use the services that we offer. It contains information about: <ul style="list-style-type: none">• The services we offer and their cost• Any conflicts of interest which may impact the services• How we are remunerated• How we deal with complaints about our services.

Not Independent

We do not charge you a fee for our advice on risk insurance policies as we are paid a commission by the product provider. Our advice on risk insurance is therefore deemed not independent, impartial, or unbiased. In all other cases, we charge a fee for our advice services and do not receive commissions or other payments from product providers.

Our advice and services:	We are authorised to provide personal financial advice and deal in the following financial products: <ul style="list-style-type: none">• Superannuation and SMSF• Retirement Savings Accounts• Managed Investments (including IDPS)• Investment Life and Life Risk products• Standard Margin lending facilities• Securities (including shares)• Deposit and payment products• Government debentures, stocks or bonds We can also provide the following services to you: <ul style="list-style-type: none">• Retirement planning• Portfolio management• Estate planning
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The Financial Advice Process

We recognise that the objectives and personal circumstances of each client are different.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice (SoA) which you can take away and read.

The SoA will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

We will provide you with a Product Disclosure Statement where we recommend a financial product other than securities. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about our advice and the products we recommend.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice, it will be documented in a Record of Advice (RoA) which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

Fees

All fees are payable to Blenkhorn Kirkwood Financial Planning.

Initial Advice Fees

Our initial advice fees include meeting with you, the time we take to determine our advice, preparation of the SoA and implementation of our advice.

These fees will be based on your individual circumstances, the complexity of your situation and the time it takes to prepare personal financial advice for you.

The minimum fee charged is \$3,300. However, depending on the scope and complexity of the advice involved, you may be charged a higher fee. We will agree the fee with you before providing you with advice.

Annual Service Fee

Our annual fee depends on the services that we provide to you. The fee will be an agreed fixed fee or a percentage of your portfolio value. It is paid monthly.

Our services and fees will be set out in an annual client engagement or ongoing service agreement.

The minimum annual fee charged is \$2,200.

Ad hoc Advice or Services

Where you do not wish to participate in an annual service fee, but require ongoing advice or services on an ad hoc basis, a minimum hourly fee of \$440 may apply.

Commissions

We will receive an upfront commission from the product issuer if you decide to buy a life risk insurance product we recommend to you. We will receive an upfront commission of between 66% and 130% of the first year's annual premium, and then an annual ongoing commission of between up to 33% of the annual premium. For example, for an insurance product with an annual premium of \$2,000, where the issuer pays us an upfront commission of 60%, we will receive \$1,200. The issuer will pay us 10% of the annual premium as ongoing commission for as long as you hold the product. Assuming an annual premium of \$2,000, this equates to \$200 per year. The commission will vary depending on the recommended product and will be documented in the SoA or RoA.

Other Benefits

We may receive other benefits from product providers such as training, meals and entertainment. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Adviser Remuneration

Blenkhorn Kirkwood Financial Planning staff are paid salaries. Blenkhorn Kirkwood Financial Planning shareholders are remunerated through the profits that the practice makes.

Making a Complaint

We endeavour to provide you with the best advice and service at all times. If you have a complaint about our services, please speak with your financial adviser in the first instance. Your adviser will attempt to resolve your complaint within 5 business days after receiving your complaint. If your complaint has not been resolved by your adviser, please contact our offices on 02 9997 7007 so that we can make sure your complaint is addressed.

If you are not satisfied with our response, then you can refer your complaint to the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or www.afca.org.au. AFCA provides a fair and independent complaint resolution service which is provided to you free of charge.

Blenkhorn Kirkwood Financial Planning is required to hold adequate Professional Indemnity insurance for the financial services that it and its current and past representatives provide.

Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website.