BLENKHORN KIRKWOOD
FINANCIAL PLANNING

Life, *unlocked*

Northern Beaches Office:
Suite 27, Level 4, 1 Mona Vale Road,
Mona Vale NSW 2103

Sydney Office:
Level 32, 200 George St,
Sydney NSW 2000

Contact us:
02 9997 7007
info@blenkhornkirkwood.com
www.blenkhornkirkwood.com

ABN: 47 052 851 288
AFSL: 491551

Financial Services Guide (FSG) Version 2025.1, 1 December 2025

Licensee:	Blenkhorn Kirkwood Financial Planning Pty Limited Australian Financial Services Licence (AFSL) 491551 | ABN 47 052 851 288
Authorised Representative:	Kenneth Dewar ASIC Representative No. 1237779
Purpose of this FSG:	This Financial Services Guide (FSG) provides you with information regarding the services we offer and should be used to aid you in assessing whether our services will appropriately meet your needs. This FSG contains information about: • The advice and 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 • How your private information is managed

Not Independent

Blenkhorn Kirkwood Financial Planning may sometimes receive commissions for the advice we provide on risk insurance products. As such, we are not able to refer to ourselves as ‘independent’, ‘impartial’ or ‘unbiased’.

This FSG is available on our website at www.blenkhornkirkwood.com/fsg. You may request a printed or PDF copy at any time. We retain all versions of the FSG for a minimum of 7 years in accordance with ASIC requirements.

Our advice and services:

We are authorised to provide personal financial advice and deal in the following financial products:

- Superannuation and self-managed super fund (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:

- Retirement planning
- Portfolio management
- Estate planning
- Cash flow management

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Our Advisory Process & Key Documents

We understand that each client's financial journey is distinct. Our advisory process begins with a comprehensive understanding of your goals and personal circumstances. We then prepare personal advice that is in your best interest, documented in a Statement of Advice (SoA) for your review.

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 (PDS) where we recommend a financial product other than securities. This contains information to help you understand the product being recommended.

You may contact us at any time to discuss our advice and the products we recommend. You can provide instructions to us in writing, by telephone or email. In some cases, we may require you to provide signed instructions.

We may use AI-powered note-taking tools during meetings to assist with record keeping. You may opt out of this feature by informing your adviser in writing.

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

The fees mentioned below are payable to Blenkhorn Kirkwood Financial Planning. All fees will be confirmed and agreed with you in writing before any work commences.

Initial advice fees

Our initial advice fee includes meeting with you, the time we take to determine our advice and production of the SoA.

These fees will be based on your individual circumstances, the scope and complexity of your situation and the time it takes to prepare personal financial advice for you. We will agree the fee with you before providing you with advice.

If you decide to proceed with our advice, we may charge a fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

The minimum fee charged is $4,400. 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.

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Ongoing services fees

Our ongoing service fees 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 $4,400.

Ad hoc advice or services

If you require advice or services on an ad-hoc basis, or if these services are not included in your ongoing service fees, an hourly fee may apply. Our minimum adviser's rate is $550 per hour (including GST). For administration services, the rate is $330 per hour (including GST). However, depending on the scope and complexity of the advice involved, you may be charged a higher fee. We will agree on the applicable fee with you before commencing any work.

Please note that this hourly fee is not limited to the time spent in meetings. It also includes any preparatory work (such as reviewing documents or questions provided in advance, conducting research, and preparing presentations) as well as post-meeting tasks (such as documenting file notes, correspondence, or implementing agreed actions). All time spent in connection with the delivery of the ad hoc service may be billed accordingly.

Insurance commissions

Where we assist you with personal insurance advice and the implementation of insurance policies, we may receive commissions from the product issuer if a policy is successfully issued. These include a one-off upfront commission of up to 66% of the first year's premium and ongoing commissions of up to 33% for as long as you continue to hold the policy. For example, for an insurance product with an annual premium of $2,000, where the issuer pays us a one-off upfront commission of 60%, we will receive $1,200. Assuming the ongoing commission is 10%, this equates to $200 per year.

The commission will vary depending on the recommended product and will be documented in the SoA or RoA.

Depending on the scope and complexity of the insurance advice and the time involved in managing the application process, including research, advice preparation, pre-assessments, underwriting, and follow-up, we may also charge a fee for service in addition to any commission received. In some cases, this may be charged in place of a commission.

We will discuss and agree with you the applicable charging structure, whether it involves a fee for service, a commission, or a combination of both, prior to commencing any work, and all fees will be clearly disclosed in your advice documents.

For insurance policies arranged on or after 9 July 2025, we are required to obtain your written consent before receiving any insurance commissions, in accordance with ASIC reforms.

Other benefits

We may receive other benefits from product providers such as training, meals and entertainment. Instances of such occurrences are disclosed on a register which is available to you on request.

Adviser remuneration

All Blenkhorn Kirkwood Financial Planning staff are paid salaries based on experience and capability.

Ken Dewar is a Director of Blenkhorn Kirkwood Financial Planning Pty Ltd and may receive distributions from business profits.

Associations and relationships

We have no associations or relationships with any product issuer, related body corporate, or other party that might reasonably be expected to be capable of influencing the financial services we provide to you.

Making a complaint

We are committed to providing quality service. If you have a complaint, please contact your financial adviser by phone, email, or in writing. Your adviser will attempt to resolve your complaint within 5 business days.

If we cannot resolve your complaint, we will provide you with a written response within 30 calendar days. This response will explain our decision and your right to escalate the matter. You may request a written response even if we resolve your complaint sooner, and we will always provide one where required by law.

If you are not satisfied with our response, or if we do not respond within 30 calendar days, you can refer your complaint to the Australian Financial Complaints Authority (AFCA). AFCA provides a free, fair, and independent service.

AFCA Contact Details:
Phone: 1800 931 678
Website: www.afca.org.au
Email: info@afca.org.au
Mail: GPO Box 3, Melbourne VIC 3001

We are a member of AFCA and you can access this service free of charge.

Blenkhorn Kirkwood Financial Planning maintains adequate Professional Indemnity Insurance to cover the financial services provided by our current and former representatives.

Your privacy

We are dedicated to protecting your privacy. We collect personal information to provide financial advice to you and comply with legal obligations. For details on how we handle your information, see our Privacy Policy.

Our Privacy Policy sets out how we collect, hold, share, 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.

You may view our Privacy Policy at www.blenkhornkirkwood.com/privacy or request a copy directly.