

# Adviser Profile

Complete Financial Balance Pty Ltd

Corporate Authorised Representative of Gallagher Benefit Services Pty Ltd

Version 2, Issued 3 November 2017



This profile is part of the Financial Services Guide (FSG) and is only complete when the FSG is attached.

## Graham Campbell

Your financial adviser, Graham Campbell (ASIC number 273566), is an authorised representative of Gallagher Benefit Services Pty Ltd.

Phone: 1300 850 757

Email: [graham\\_campbell@ajg.com.au](mailto:graham_campbell@ajg.com.au)

## Education and qualifications

Advanced Diploma of Financial Services (Financial Planning)

SMSF Accreditation via Kaplan

Margin Lending Accreditation via Kaplan

Graham is also a qualified Justice of the Peace in Queensland and has been a representative on industry based Boards of Advice.

Graham has the assistance and support from the CFB support staff. Please feel free to call upon the support staff team at any time for information in relation to the processing of applications and any general enquiries.

## Experience

Graham has worked in the financial services industry since 1989. Graham works with both individual and business clients to provide specialised advice in areas including: risk insurance, superannuation, self managed superannuation funds, business succession planning and key person insurance. Graham works in partnership with his clients to help them achieve financial security and manage their wealth.

Graham's service-driven focus and professionalism earned him the prestigious title of the Association of Financial Advisers 2009 Australian Financial Adviser of the Year. Graham is extremely proud of this award and he is committed to building long-term relationships with clients by providing them with the best in professional advice and personal ongoing service.

## Memberships

Graham is a member of the AFA (Association of Financial Advisers) and abides by their code of ethics.

## Advice your adviser can provide

Graham can provide you with strategic advice as well as arrange the types of financial products listed below.

Graham can help you to identify the types of services and products that will be appropriate to meet your financial goals. In addition, you can choose whether to receive advice about a range of needs all at once, or only those needs that are most important to you so that your most important goals are achieved first. Further advice can then be provided over time about any other needs or goals as required.

## Strategies

- Guidance on budgeting and goal setting
- Savings and wealth creation strategies
- Investment planning
- Superannuation planning
- Pre-retirement planning
- Retirement planning
- Estate planning considerations
- Centrelink planning
- Risk and insurance analysis
- Business succession planning
- Salary packaging advice
- Aged care accommodation
- Gearing strategies

## Products

- Deposit and payment products;
- Life products including:
  - Investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
  - Life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
- Interest in managed investment schemes including investor directed portfolio services;
- Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);
- Standard margin lending facility; and
- Superannuation.

## Advice fees

We are committed to providing you with comprehensive service and advice to ensure that you meet your stated objectives.

Additional advice is obtainable from Complete Financial Balance Pty Ltd charged to you at the following hourly rates:

- \$330 per hour for a financial planner.
- \$220 per hour for an associate financial planner and / or paraplanner.
- \$110 per hour for administrative support.

Please refer to the Financial Services Guide for a detailed explanation of other fees that may be payable for the financial advice provided to you.

## How the adviser is paid

Complete Financial Balance Pty Ltd is owned by Gallagher Benefit Services Pty Ltd. Gallagher Benefit Services Pty Ltd will retain 100% of the gross revenue received for the recommended financial services and/or products.

Graham is a salaried employee of Complete Financial Balance Pty Ltd. Graham may be eligible to receive a performance bonus from Complete Financial Balance Pty Ltd.

## Appendix: Privacy Collection Statement

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the *Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006* to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser may have access to this information when providing financial advice or services to you;
- Your adviser may, in the future, disclose information to other financial advisers and brokers to review customers' needs and circumstances from time to time, including other companies within the Arthur J. Gallagher Group;
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser and the Arthur J. Gallagher Group in providing financial advice and services to you.
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the Complete Financial Balance Privacy Policy);
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your adviser or Licensee holds about you at any time to correct or update it as set out in the CFB Privacy Policy. The CFB Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles. For a copy of CFB's Privacy Policy visit [www.completefinancialbalance.com.au/important-information](http://www.completefinancialbalance.com.au/important-information) or you can contact us.

## Our contact details

### Complete Financial Balance Pty Ltd

ABN: 83 105 701 871  
CAR: 253569  
Address: Suites 14-18, Level 3, 17 Bowen Bridge Road  
Herston QLD 4006  
Phone: 1300 850 757  
Fax: 07 3257 3935  
Email: [GBSAU\\_Admin@ajg.com.au](mailto:GBSAU_Admin@ajg.com.au)  
Website: [www.completefinancialbalance.com.au](http://www.completefinancialbalance.com.au)

### Gallagher Benefit Services Pty Ltd

ABN: 49 611 343 803  
AFSL: 488001  
Address: Level 9, 60 Miller Street  
North Sydney NSW 2060  
Phone: 1800 240 432  
Email: [sydney@ajg.com.au](mailto:sydney@ajg.com.au)  
Website: [www.ajg.com.au](http://www.ajg.com.au)

## Changes to this Adviser Profile

Information in this document may change from time to time. We may make such changes by amending the Adviser Profile and publishing an updated version on our website. You may also obtain a printed copy of the updated information by calling 1300 850 757.