

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.

Tim Perrin

Your financial adviser, Tim Perrin (ASIC number 273576), is an authorised representative of Gallagher Benefit Services Pty Ltd.

Phone: 1300 850 757

Email: tim_perrin@ajg.com.au

Education and qualifications

Advanced Diploma of Financial Services (Financial Planning)

SMSF Accreditation via Kaplan

Margin Lending Accreditation via Kaplan

Tim has been a representative on industry based Boards of Advice.

Tim 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

Tim has worked in the financial services industry since 2002. Tim works with both individual and business clients to provide specialised advice in areas including: risk insurance, superannuation, business succession planning, key person insurance, managed and geared investments, and retirement planning. Tim works in partnership with his clients to help them achieve financial security and manage their wealth.

Tim is committed to building long-term relationships with clients by providing them with the best professional advice and personal ongoing service.

Memberships

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

Advice your adviser can provide

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

Tim 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.

Tim is a salaried employee of Complete Financial Balance Pty Ltd. Tim 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 or you can contact us.

Our contact details

Complete Financial Balance Pty Ltd

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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.