



Cashflow Financial Wealth

Financial Services Guide

Version 05.25

Cashflow Financial Wealth Pty Ltd
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Not Independent

Gill and Co Advisory and its Authorised Representatives receive commission from life risk insurance products held by our clients. As such we are neither independent, impartial, or unbiased as defined in Section 923A of the Corporations Act.

Introduction

This Financial Services Guide (FSG) is issued by Gill and Co Advisory Pty Ltd (ABN 39 668 498 735 I AFSL 551560).

The FSG explains:

- The products and services provided by Gill and Co Advisory
- Your adviser and their relationship with Gill and Co Advisory
- Important information about remuneration
- How we handle complaints

Purpose

The purpose of this FSG is to provide you with important information before a financial service is provided to you, so you may make an informed decision about using the services offered.

Please read and retain this FSG for your reference.

About us

Company Information

When you engage a financial adviser in Australia to provide financial advice, they need to either hold their own Australian Financial Services License (AFSL) or be authorized to provide advice through an Australian Financial Services Licensee. Your adviser is authorised by Gill and Co Advisory.

Gill and Co Advisory provides a range of services and support to its advisers such as compliance, education and administration resources to assist them in providing you with financial advice.

Your adviser

Your adviser will provide you with an Adviser Profile when they provide you with this FSG. The Adviser Profile sets out the services that may be supplied and the authorizations they hold under the Gill and Co Advisory AFSL. The adviser will provide their Authorised Representative number. Gill and Co Advisory is the holder of the Australian Financial Services license.

Financial Services

Gill and Co Advisory is licensed under the Corporations Act 2001 (Cth) to provide financial product advice and to deal in a range of financial products to retail and wholesale clients.

Services Offered

Cashflow Financial Wealth is authorized to provide advice on the following financial products:

- Basic deposit products
- Deposit products other than basic deposit products
- Investment life insurance products
- Life risk insurance products
- Investor directed portfolio services
- Retirement savings accounts
- Securities
- Superannuation

Please refer to the Adviser Profile for the specific authorisation applicable to your adviser.

Providing Advice

Your adviser will consider your financial situation and your objectives when assessing the advice they provide. The advice will be documented in a Statement of Advice (SoA).

The SoA will contain the advice, the basis on which it was provided and information about the adviser's and other relevant parties' remuneration.

If you receive additional financial advice from your adviser, they will present you with either:

- An additional Statement of Advice
- A Record of Advice

Your adviser will provide you with a relevant product disclosure statement (PDS) that includes information to enable you to make an informed decision about the product recommended. You should consult your adviser with any questions you may have before proceeding.

You are not obligated to proceed with the advice provided.

Client obligations

The adviser will make recommendations based on the information you provide, therefore please:

- Ensure the information provided to your adviser is accurate, current and comprehensive
- Your adviser and yourself agree on the scope of the advice provided
- Read the information provided inclusive of SoAs, PDS, etc
- Inform your adviser of any changes in circumstance so the advice may be altered accordingly
- Inform your adviser should your contact details change

Regulatory obligations

The providers of financial advice have a regulatory obligation under the Anti-Money Laundering and Counter Terrorism Act to verify your identity and the source of any funds. Clients will be asked to provide identification documents e.g. a passport or a driver's license.

Your information will be held securely.

Fees and charges

Adviser fees

Your adviser will discuss and disclose the fees for advice prior to undertaking the work.

Adviser fees will vary depending upon complexity, work involved providing the financial advice and method of payment e.g. a commission from a product provider or a fee for advice.

Should the advice and fees be of an ongoing nature, the adviser will provide an annual Fee Disclosure Statement (FDS). The FDS will outline fees paid and services provided.

All fees, at all times will be transparent.

Gross Fees

All payments including commissions, advice fees, etc are paid to Gill and Co Advisory. Gill and Co Advisory charges the adviser for the services Gill and Co Advisory provides to the adviser. The adviser payments are net of Gill and Co Advisory fees, however the fees disclosed in the SoA are the only fees payable by the client.

Other payments

Gill and Co Advisory or your adviser may receive benefits from product providers such as sponsorship, subsidized education, software support, conferences, etc.

Non-monetary benefits

Each adviser must keep a register of non-monetary benefits they receive. Typically, non-monetary benefits include business lunches, attendance at sporting or cultural events, etc. The benefits cannot be over \$300 or received on a regular basis. The register is available for inspection upon request.

Referral fees

Any referral fees paid will be disclosed in the SoA.
This is not an additional cost to the client.

Complaints

Gill and Co Advisory has appropriate complaint resolution mechanisms in place should you be dissatisfied with the services or advice you receive.

The complaint resolution process is as follows:

- Contact your adviser and communicate that you wish to clarify the advice or services provided. There may have been a misunderstanding, that could be easily rectified by the adviser to your satisfaction
- If your complaint has not been satisfactorily resolved after five working days, please contact Gill and Co Advisory by email phillip@gillandcoadvisory.com.au Gill and Co Advisory will endeavour to resolve your complaint quickly and fairly
- Gill and Co Advisory is a member of the Australian Financial Complaints Authority. Should your complaint remain unresolved you may contact AFCA.
1800 931 678
info@afca.org.au
www.afca.org.au
- The Australian Securities and Investments Commission has a free call line 1300 300 630 that you may use to obtain information about your rights.

Compensation arrangements

Gill and Co Advisory has Professional Indemnity Insurance arrangements in place in accordance with s912B of the Corporations Act 2001.

Privacy Policy

Your privacy is important.

Regulatory obligations necessitate the obtaining and holding of information that identifies clients.

Financial advice is dependent upon obtaining personal information, which may include:

- Your name, contact details, date of birth, tax file number
- Information regarding your dependents and family commitments
- Your occupation and employment history
- Your financial needs and objectives
- Your assets, liabilities, income, expenses, insurances and social security entitlements
- Credit card and banking details

We will destroy your personal information when it is no longer required.

Collection

The primary purpose of collecting personal information is to assess the information in relation to the provision of financial advice. We will take reasonable steps to inform you why we are collecting personal information, what may happen if you don't provide the information and who else we may disclose the information to.

Data Security

We will not retain any of your information for any longer than is required, except to satisfy statutory requirements of the Act. The information we collect from you may also be disclosed to third parties if the disclosure is required by or permitted by law.

If your adviser decides to sell their business, information may be provided to the potential purchaser for due diligence purposes. The disclosure will be in confidence. Should the adviser business be sold, you as a client of the business will be advised accordingly.

Identifiers

We may collect unique identifiers, for example your Medicare or tax file number. We will not disclose this information other than when consented by you or required by law.

Sensitive Information

We collect information about you for the purpose of reporting to AUSTRAC under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

Contact Information

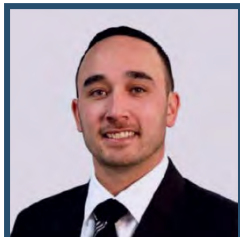
Contact details for further inquiries or support.

Gill and Co Advisory Email: help@gillandcoadvisory.com.au

Contact Number: 0411 777 007

Postal Address: 14 Derribong Crescent Bangor NSW 2234

ABOUT ME



Adviser Profile

James Meehan

Wealth Advisor at Cashflow Financial Wealth

BIO

James has been a dedicated financial adviser since 2018, helping clients pursue and achieve their financial goals. Beginning his career in financial services in 2010, he gained invaluable experience at major international firms including Ord Minnett, J.P. Morgan, BT, and Macquarie Bank, before stepping away from corporate life to make a more meaningful impact.

Guided by a strong client-first philosophy, James collaborates closely with clients to define clear objectives and develop tailored strategies. James has extensive experience in retirement planning, cash flow management, gearing & investments, tax-efficient strategies, aged care, and estate planning. At Cashflow Financial Wealth, James delivers clear and practical advice, crafted to meet each client's unique needs.

Outside of work, James treasures time with his Ecuadorian wife, family, and friends. He's also a devoted Cronulla Sharks fan who enjoys attending games at Shark park.

Education and Qualifications

BA Commerce Majoring in Financial Planning
Diploma in Financial Planning

Professional Associations

Association of Independently Owned Financial Professionals

Fees and Charges

All fees and charges will be transparent and agreed on prior to commencing work.

Ongoing Adviser Service Fee

You can opt into an ongoing advice agreement for ongoing service to your portfolio and an annual review. This is capped at 2.2% of funds under management. Typically, this is a fixed fee and starts at \$200 per month. This will vary based on complexity of your circumstances and level of advice required.

Initial or Ad hoc fees:

The actual fee is based on the scope and complexity of advice provided to you.

Ad hoc consultancy: Financial planner: \$550 per hour

Ad hoc consultancy: Administration work: \$110 per hour

Research, Implementation & Financial Planning Advice Fee – From \$2,200

Insurance Fees

An upfront commission may be payable to Cashflow Financial Wealth by the insurer when you purchase an insurance product. The commission is calculated as a percentage of the insurance premium paid by you.

Upfront commission is a one-off payment and can range between 11% and 66% of the premium you pay. Ongoing commission is payable by the insurer to Cashflow Financial Wealth for the life of your policy – up to a maximum of 22% per annum of the renewal premium.

Other Fees

We may also charge other fees for the ad hoc provision of advice or services, including if you instruct us to complete a transaction on your behalf such as buying or selling specific financial products.

How am I paid

Cashflow Financial Wealth receives 100% of all fees and initial or ongoing commissions received as a result of James's recommendations to you. James is paid via salary plus bonus plus equity & dividends from the business.

Benefits

James may receive other benefits including attendance at professional development programs, conferences and other incentives such as allowances and other related entertainment benefits.



Contact Details

James

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E: James@cashflowfinancial.com.au

Cashflow Financial Wealth

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Office Locations

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