

# Roskow

Independent Advisory

## FINANCIAL SERVICES GUIDE

Realise your Financial Potential



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## The purpose of this document

The purpose of this document is to inform you of basic matters, prior to providing you with financial advice. You are entitled to receive a Statement of Advice when we first provide you with personal advice, advice taking into consideration your objectives, financial situation and needs, the basis for our advice and information about fees. It will contain the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

If our representative provides further advice to you and your personal circumstances have not significantly changed, and that further advice is related to the advice we provided to you in a previous Statement of Advice and we do not give that further advice to you in writing you may request a copy of the record of that further advice at any time up to 7 years from the date our representative gave the further advice to you.

You can request the record of the advice by contacting the representative or us in writing or by telephone or email.

If a financial product is recommended to you (other than securities) we will provide you with a Product Disclosure Statement containing information about the product, which will enable you to make an informed decision.

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## Responsible Entity

We are authorised to give advice under the following Australian Financial Services Licensee:

Roskow Independent Advisory Pty Ltd

Australian Financial Services License No. 429 377

ABN:38 139 380 260

Registered address:

Suite 4, 651 Canterbury Road, Surrey Hills VIC 3127

Postal address:

PO Box 108, Surrey Hills VIC 3127

Phone: (03) 9818 1222

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## Truly Independent Financial Advice

Roskow Independent Advisory provides independent financial advice as we do not accept commissions or incentives, nor do we have any ownership or influence by any financial institution.

Roskow Independent Advisory complies with Section 923A of the Corporations Act.

## We can assist clients with

- Investment and wealth creation advice
- Retirement planning
- Risk assessment and management
- Life insurance broking
- Mortgage and debt management advice
- Financial planning following redundancy
- Estate planning and business succession planning
- Aged care advice
- Asset protection advice
- Superannuation advice
- Standard margin lending advice
- Salary packaging and tax planning
- Regular portfolio reviews

A combination of personal and general advice is offered on these services.

## We are authorised to advise on and deal in the following types of financial products:

- Deposit and payment products
- Debentures, stocks, or bonds issued by a government
- Life products (insurance and investment)
- Interest in managed investment schemes (IDPS)
- Retirement Savings Accounts (RSA's)
- Securities
- Standard Margin Lending
- Superannuation

## How are we paid (including other relevant parties)?

Roskow Independent Advisory operates on a 100% fee only basis, avoiding or rebating commissions to clients. All fees are passed onto the Employers of our advisers and Roskow obtains its revenue by charging those Employers a fee for the services Roskow provide to them.

Advisers are paid a combination of salary and may receive a bonus based on reaching certain key performance indicators. If they have any share in the operating business, then they will also receive distribution of profits from the operating entity.

The fees for service are an agreed fixed amount. The fee is based on the complexity of the work involved, the value added, the time taken, the skill and knowledge required for the type of work and the degree of responsibility applicable to the work.

This agreement will be documented in a Letter of Engagement and payment is required when we are retained and as per agreements. Cheques may be made out to Roskow Independent Advisory Pty Ltd, or funds deposited into the provided bank account. We do not accept cash. Some financial products allow an agreed fee for service to be deducted from the account balance of your investment. Details of all fees are provided to you in the Statement of Advice.

## Fee Disclosure Statement

Your adviser is required to provide you with an annual Fee Disclosure Statement which will set out the fees paid, the services offered and taken in the previous twelve months.

## Details of any potential conflicts of interest

Roskow Independent Advisory Pty Ltd has no ownership or contractual links with any financial product manufacturer that could restrict or unduly influence my choice of products or services. Your adviser has no incentive to recommend the product of one institution over another.

While we welcome referrals, we do not provide any incentive payment to the referring party, nor do we receive any payment from other professional firms to whom we refer our clients.

## How to make a complaint if you need to

If you have any complaint about the service provided to you, you should take the following steps:

1. Contact your adviser and talk to him/her about your complaint. If your adviser is not able to resolve your complaint satisfactorily within 5 business days, please put your complaint in writing and send it to Roskow Independent Advisory Pty Ltd at Suite 4, 651 Canterbury Road Surrey Hills, Victoria 3127. We will try to resolve your complaint quickly and fairly.
2. If you still do not get a satisfactory outcome by 30 days from the day you lodge your complaint, you have the right to forward your complaint to an external dispute resolution scheme. Roskow Independent Advisory Pty Ltd is a member of the Australian Financial Complaints Authority Limited.

The contact details for this service are:

Phone: 1800 931 678

Web: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

GPO Box 3, Melbourne, Victoria, 3001

The Australian Securities and Investments Commission (ASIC) also has a Free Information Line on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

## OTHER IMPORTANT ISSUES

### Standard of advice

The advice that you will receive will be suitable to your needs and financial circumstances. To provide this service we need to find out your objectives, financial situation and needs before we recommend any financial products or services to you. You have the right not to divulge this information to us. In that case, we are required to warn you about the possible consequences of not having your full personal information. You should read the warnings carefully.

### Risks of financial products strategies recommended

We will explain to you any significant risks of financial products and strategies, which we recommend to you. If we do not do so, or you do not understand the information provided, you should ask us to clearly explain those risks to you.

### Compensation arrangements

Roskow currently has professional indemnity insurance in place that meets the requirements of S.912B of the Corporations Act. This includes coverage for claims in relation to the conduct of current representatives and representatives who are no longer authorised by Roskow (but were authorised at the time of any relevant claim).

### Privacy of client information

We maintain a record of your personal profile, which includes details of your objectives, financial situation, and needs. We also maintain records of any recommendations made to you. We are committed to implementing and promoting a privacy policy that will ensure the privacy and security of your personal information. A copy of our privacy policy is available on request and available on our website. If you wish to examine your file, you should ask us, and we will arrange for you to do so.

### Instructions from you

You can provide us with instructions and instruct us to buy or sell your financial products by telephone, letter, or other means such as email.

## PRIVACY STATEMENT

The privacy of your personal information is important to us. Your representative will ask you many questions.

### Why is so much information required?

We collect your personal information to enable us to provide you with the products and services that are appropriate to your needs. Under the following Australian laws, we may be authorised or required to collect your personal information:

- Corporations Act 2001,
- Australian Securities and Investment Commissions Act 2001,
- Anti Money Laundering and Counter Terrorism Financing Act,
- Taxation Administration Act 1953,
- Superannuation Guarantee (Administration) Act 1992 and
- Superannuation (Unclaimed Money and lost members) Act 1999

as those acts are amended and any associated regulations. From time-to-time other acts may require or authorise us to collect your personal information. We are required to collect sufficient information to identify a person's needs, objectives, and financial circumstances so that we can provide appropriate financial advice. We will gather the information by asking you numerous questions about you and possibly your family. We will record this information. We endeavour to retain accurate, complete, and up to date personal information about you so we will ask you review the information from time to time.

If the information provide to us is incomplete or inaccurate this will impact on our analysis of your requirements and may result in advice that is not appropriate to your needs and circumstances. If this does occur, you will need to make your own assessment concerning the appropriateness of our advice.

At times, we may collect personal information from someone other than yourself and you may not be aware that we collect or have collected this information.

### Access and correction

You may (subject to permitted exceptions) access and update your information by contacting us. You may access the personal information we retain and request corrections. This right of access is subject to some exceptions allowed by law. We will give you reasons if we deny access though will endeavour to always ensure that the personal information about you that we hold is up to date and accurate. The accuracy of the personal information is dependent to a large degree on the information you provide, and you should advise us if there are any errors in your personal information.

### Providing personal information

We may provide personal information to:

- organisations (who are bound by strict confidentiality) to whom we outsource certain functions such as our auditors. In these circumstances, information will only be used for our purposes.
- other professionals such as solicitors, accountants, and stockbrokers when a referral is required.
- entities based overseas.
- third parties when required to do so by law, e. g. legislation or Court Order.

### Overseas disclosure

Sometimes we need to provide personal information to or get personal information about you from persons located overseas. For example, we may outsource a function involved in the financial planning business to someone based overseas. Nevertheless, we will always disclose and collect your personal information in accordance with Privacy Principles.

### Identifiers

Although in certain circumstances we are required to collect government identifies such as tax file numbers, Medicare number or pension card number, we do not use or disclose this information other than when required or authorised by law or unless you have voluntarily consented to disclose this information to any third party.

### Dealing with us anonymously or using a pseudonym

The nature of the provision financial services does not lend itself to treating customers with anonymity. All transactions require personal information about the individual for whom the transaction is being completed. However, in some instances we may be able to provide information or a service anonymously or to you under a pseudonym, for example, enquiries about products from a potential client. You can deal with us anonymously where it is lawful and practicable to do so.

### Marketing Practices

Every now and then we might let you know, via mail, SMS, telephone or online, about news, products, and services that you might be interested in. We will engage in marketing unless you tell us otherwise. At any time, you can contact us to update your marketing preferences.

### Sensitive Information

Without your consent, for example where information is provided by you for insurance and or risk purposes, we will not collect sensitive information about you. Exceptions to this include where the information is required by law, or for the establishment, exercise, or defence of a legal claim.



## Your Independent Financial Adviser: Dale Eriksen

**Authorised Representative Number 1002209**

This Adviser Profile forms part of our Financial Services Guide and should be read in conjunction with the most current version dated May 2022.

Phone: (03) 9818 1222

Email: [dale.eriksen@roskow.com.au](mailto:dale.eriksen@roskow.com.au)

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### Industry experience

Dale has worked in the financial planning profession since 2002 across a broad range of roles both in Australia. Dale joined Roskow Independent Advisory in December 2023 as an authorised representative.

### Qualifications

- Master of Financial Planning from Kaplan Professional
- Advanced Diploma Financial Services (Financial Planning) from Kaplan Professional
- Graduate Diploma Financial Planning from Kaplan Professional
- Graduate Certificate Applied Finance from Kaplan Professional
- Certified Financial Planner (CFP)

### Authorisations

Dale is authorised to provide the following Financial Services on behalf of the licensee:

- Deposit and payment products
- Debentures, stocks or bonds issued by a government
- Life products (insurance and investment)
- Interest in managed investment schemes (IDPS)
- Retirement Savings Accounts (RSA's)
- Securities
- Standard Margin Lending
- Superannuation