

# Roskow

Independent Advisory

## FINANCIAL SERVICES GUIDE

Realise your Financial Potential



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[www.roskow.com.au](http://www.roskow.com.au)

### The purpose of this document

The purpose of this document is to inform you of basic matters, prior to providing you with financial advice. Advice is provided in writing taking into consideration your objectives, financial situation and needs, the basis for our advice and information about fees.

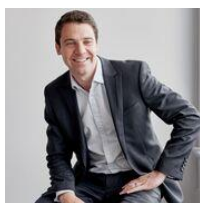
If a financial product is recommended to you I will provide you with a Product Disclosure Statement containing information about the particular product, which will enable you to make an informed decision.

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### WHO WILL BE PROVIDING ADVICE TO YOU AND THROUGH WHAT LICENCE

Adviser name:

**Tom Barlow**



Authorised Representative No.  
466832

**Phone:** (03) 9818 1222

**Email:** tom.barlow@roskow.com.au

**Address:** Suite 4, 651 Canterbury Road Road, Surrey Hills VIC 3127

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### I AM AUTHORISED TO GIVE ADVICE UNDER THE FOLLOWING LICENSE

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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### I have the following qualifications

- Bachelor of Commerce (Finance, Financial Planning & Accounting)
- Certified Financial Planner™ (CFP™)

### I have the following industry experience

- I have worked in the financial planning profession since 2007 across a broad range of roles both in Australia and the United Kingdom.
- I joined Roskow Independent Advisory in July 2014 and became an authorised representative in October 2014.
- Became a Director at Roskow Independent Advisory (Melb) in January 2018.

### I am a member of

- Financial Planning Association of Australia (FPA)
- Registered Tax (Financial) Adviser 25258420 with the Tax Practitioners Board

### I am authorised to advise and deal in the following services

- 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.

### I can provide advice on the following types of product:

- 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 I am paid (including other relevant parties)

Roskow Independent Advisory operates on a 100% fee only basis, avoiding or rebating commissions to clients. I am paid a combination of salary and may receive a bonus based on reaching certain key performance indicators. If I have any share in the operating business then I will also receive distribution of profits from the operating entity.

Our 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 provided bank accounts. We do not accept cash. Some 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 particular 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 45 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 member of the Australian Financial Complaint 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)

**Mail:** 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 I need to find out your objectives, financial situation and needs before I recommend any financial products or services to you. You have the right

not to divulge this information to me. In that case, I am 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

I will explain to you any significant risks of financial products and strategies, which I recommend to you. If I do not do so, or you do not understand the information provided, you should ask me 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

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

### Instructions from you

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