



GODFREY PEMBROKE

Financial Advice Specialists



Representative Profile

Version 12.0
1 November 2018

This document forms part of the Financial Services Guide Version 12 preparation date 1 October 2018 and is designed to clarify who we are, what we do, and aims to help you decide whether to use our services.

Who we are

Your financial advice specialists are Representatives of and offer services on behalf of Godfrey Pembroke Limited.

Andrew Girardi
Authorised Representative No. 249979

They offer their services on behalf of Godfrey Pembroke Limited.

The Financial Services that the above financial advice specialists offer are provided by Strategic Life Management Pty Ltd ACN 087 682 522 ATF Girardi Family Trust 60 029 903 534 TA Strategic Life Financial Services Authorised Representative (AR) No. 249979

Andrew has been an authorised representative for 20 years and has 28 years' experience in the financial service industry.

Andrew holds an Advanced Diploma of Financial Planning.

Andrew is a Financial Planner AFP member of the FPA.

Godfrey Pembroke has authorised your advisers to provide you with this Financial Services Guide.



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What we do

We are authorised by Godfrey Pembroke Limited to provide financial advice in relation to:

- Wealth Accumulation
- Income and Asset Protection
- Tax Strategies
- Superannuation
- Retirement and Redundancy Planning
- Estate Planning
- Government Benefits
- Debt Management

and to provide advice and deal in the following financial products:

- Basic Deposit Products
- Non-basic Deposit Products
- Non-cash Payment Facilities
- Life Products – Investment Life Insurance
- Life Products – Life Risk Insurance
- Managed Investment Schemes, including Investor Directed Portfolio Services (IDPS)
- Superannuation
- Retirement Savings Accounts
- Derivatives
- Government Debentures, Stocks or Bonds
- Securities
- Standard Margin Lending Facilities

Contact us

For more information on anything you have read in this document or if there is anything else we can help you with, please contact us at:

Address:

7 Seismic Ct, Rowville, VIC 3178

Phone: 03 9842 0626

Email: andrew@strategiclife.com.au



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How we charge for our services

All fees and commissions are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

Initial consultation	A fee of between \$220 and \$1,100 may apply
Advice preparation and Implementation (fee for advice)	If you elect to pay us a fee for advice the following fees will apply. The fees will depend on the complexity of the advice: The minimum fee charged is \$550 while the maximum fee is \$22,000.
Ongoing fee for advice	<p>If you elect to pay a fee for the ongoing review of your financial planning strategy, the ongoing service fee is based on the complexity of ongoing advice and the services provided.</p> <p>The ongoing advice fee for the review service is up to \$6,600.00 per annum.</p> <p>Ongoing advice fees on superannuation and investments range from 0.3% to 1.1% per annum of the value of your portfolio each year, or a fixed rate up to \$3,960.00 per annum.</p> <p>We will receive ongoing commission (as detailed below) for any life insurance products you have in addition to this fee. The ongoing service fee may be collected monthly through the product issuer or paid directly by you via credit card, direct debit or cheque.</p>
Ad hoc advice	Where you do not wish to participate in an ongoing service fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of between \$220 and \$330 may apply.
Execution only service	Where we provide a financial service to facilitate buying or selling of a specific financial product as instructed by you, a one-off minimum of \$220 and a maximum of \$330 fee may apply.



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How we charge for our services (cont.)

All fees and commissions are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

Insurance products	The relevant insurer will pay initial commission between 0% and 130% and ongoing commission between 0% and 33% of the annual premium for as long as you hold the product. Commissions are paid to us by the product provider and are not an additional cost to you.
Pre-existing arrangements	For existing clients already in an established commission arrangement, we may receive commission on investment products or margin lending products held. For investment products the relevant product issuer will pay initial commission between 0% and 5.5% and ongoing commission between 0% and 0.88% of the value of your investments for as long as you hold the product. For margin loans the relevant product issuer will pay an ongoing commission between 0% and 0.88% of the outstanding loan balance. Commissions are paid to us by the product provider and are not an additional cost to you.



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Referrals

At present we do not have any referral arrangement in place to pay a third party referrer a referral fee, commission or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

Referrals to a third party

At present we do not have any referral arrangement in place to provide referrals to third parties in return for payment or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.