

This Financial Services Guide (**FSG**) is designed to assist you in deciding whether to use the services offered by us.

It includes important information about:

- who we are;
- the services we can provide you;
- how we and our representatives are remunerated; and
- our internal and external dispute resolution procedures and how you can access them.

It is important you read this FSG in its entirety and retain it for your future reference. By engaging, or continuing to engage us you are, in the absence of any formal written agreement with us, agreeing to the delivery of our services and remuneration as described in this FSG.

If this FSG is provided to you by one of our representatives, you will also receive the relevant Representative Profile. The FSG and Representative Profile should be read together.

Who we are

We are a group of Australian companies that provide services in employee benefits and HR consulting. Our services may be provided to you by one or more of the following companies in our group or a representative of one of those companies who are collectively referred to in this FSG as 'we', 'us', 'our' or 'Gallagher':

- **Gallagher Benefit Services Pty Ltd** (ABN 49 611 343 803) AFSL No. 488001.

Our contact details are located at the end of this FSG. Your representative's details will appear in their Representative Profile.

We are also part of a group of international companies owned by Arthur J. Gallagher & Co (**Gallagher Group**). The Gallagher Group is one of the world's leading providers of insurance broking, risk management and consulting services. The parent company, Arthur J. Gallagher & Co., was founded in the United States in 1927 and is listed on the New York Stock Exchange. In Australia, the Gallagher Group also includes related service providers such as:

- **Arthur J. Gallagher & Co (Aus) Limited** (ABN 34 005 543 920) Australian Financial Services License (AFSL) No. 238312, which provides insurance broking and risk management services.
- Elantis Premium Funding Limited trading as Monument Premium Funding ABN 20 002 543 606 (**Monument**), which provides premium funding and other credit services.
- MA Underwriting Pty Ltd ABN 29 138 182 288 (**MA Underwriting**) which binds insurance products under a Corporate Authorised Representative arrangement with a local insurer (Representative number 435171).
- Pen Underwriting Pty Ltd ABN 89 113 929 516, AFSL No. 290518 and Pen Underwriting Group Pty Ltd ABN 80 082 459 372, AFSL 238170 (**Pen**), Australian underwriting agencies providing access to both the Lloyd's market and local insurers.

For further information about our related entities please visit:

www.ajg.com.au/arthur-j-gallagher-co.

About Us

As part of a global organisation, Gallagher has experts wherever your clients do business, which means having benefits and HR consultants who know the local markets and the issues employers face. Gallagher's Benefits & HR Consulting operation in Australia brings together employee benefits, corporate superannuation, financial literacy and workplace culture to empower employees to make the best decisions for their health, wealth and future.

If this FSG is provided to you by one of our representatives, you will also receive the relevant Representative Profile. The representative profile provides information about your representative, their contact details, qualifications, experience and any memberships they may hold. It also outlines the strategies and products your representative can provide advice on.

Our services

Gallagher holds an Australian Financial Services Licence under the Corporations Act which authorises us to deal in (including to issue and arrange for others to deal in), and provide personal and general advice regarding the following products:

- Deposit and payment products;
- Derivatives;
- Life products including:
 - Investment life insurance products; and
 - Life risk insurance products;
- Interests in managed investment schemes including investor directed portfolio services;
- Retirement savings accounts;
- Securities;
- Standard margin lending facility; and
- Superannuation.

Gallagher Benefit Services Pty Ltd utilises a broad approved product list, containing investment and insurance products that have been researched by a number of external research houses.

A copy of the approved product list for financial products can be supplied to you upon request.

Please refer to your representative's profile for a list of strategies and products they can recommend.

Transaction services

If you do not require advice from us, but you would like us to help you complete a particular transaction, we can also arrange for you to apply for the kinds of products referred to in your representative's profile. In these cases, we can take your instructions and arrange for the transaction to be completed without providing you with personal advice. Fees for transaction services are charged based on an hourly rate as outlined in the 'Advice fees' section of the Representative Profile.

It is important to understand that in these circumstances we will generally ask you to confirm your instructions in writing and to sign a letter that acknowledges you have declined our offer of advice as well as understand the risks of a transaction service. You will be provided with a copy of the letter for your own records.

You can also contact us directly with any instructions relating to your existing financial products. We will accept instructions from our existing clients via telephone, mail or email.

Our advice

When we provide you with advice this may be general advice or personal advice.

If we provide you with general advice we will give a general recommendation or opinion about a product which is not based on a detailed consideration of your individual needs, objectives or financial situation. When giving general advice, we will give a warning that you should read the relevant Product Disclosure Statement (PDS) and policy wording in full and consider whether the product in question is appropriate for your circumstances.

If we provide you with personal advice, we will review and consider your individual circumstances before providing our advice. We may also provide you with a PDS and/or a Statement of Advice (SOA) (if required). You should read these documents carefully before acting on our advice.

If we provide you with personal advice and we do not provide you with an SOA, you may request a Record Of Advice (**ROA**) at any time up to 7 years after the advice was provided by calling your representative.

Statements of Advice and Product Disclosure Statements

If we provide you with personal advice, we will, where required, give you a Statement of Advice, or a record of our advice, and a Product Disclosure Statement.

An SOA will explain our advice, including the basis for our advice and the information we have relied on. It also includes details about how we are paid and any relevant relationships or associations we may have which may have influenced the advice we have given.

A PDS is prepared by the product provider and is designed to give you important information on the features, benefits and risks of the product to assist you in making an informed decision about whether to buy the product or not.

You should read these important documents before acting on any advice we have given you.

Electronic delivery

If you have supplied your email address to us, we will send documents including this FSG, SOA and PDS (if required) to that address unless you instruct us that you wish to receive these documents via a different method (e.g. hard copy sent to you by post).

How we can receive your instructions

In order for us to act on your behalf you must provide us with instructions and other information about the services you require. You can give us instructions using the contact details at the end of this FSG or to your representative described in the relevant Representative Profile. In some circumstances it may be necessary for you to give us instructions in writing. We will tell you when this is the case.

Important relationships and conflicts of interest

In some cases we may refer or advise you to use the services of other companies in the Gallagher Group both in Australia and overseas. All negotiations with other companies in the Gallagher Group are carried out at an arm's length as if we were conducting business with an unrelated third party.

Where there are potential conflicts of interest in our remuneration arrangements or in our dealings with related parties, they are managed in accordance with our conflicts of interest policy which all staff and representatives must comply with.

Our financial planning process

Everyone has different circumstances, needs and goals. We treat every client as an individual, but follow a defined financial planning process, to make sure you know what to expect from us.

Identifying where you want to be

We help you identify your financial and lifestyle goals and explain the services we offer to help you achieve them. The type of advice you need could depend on your life stage, the amount of money you want to invest and the complexity of your affairs.

We will help you to identify the range of issues that need to be addressed to meet your goals. You can then decide whether you want our advice to meet a single need or a broad range of issues.

Considering opportunities and risks

Good personal advice starts with having an understanding of your current situation. We take a close look at your current financial situation – assets, debts, income, expenses and insurance, and explore the options you could use to reach your goals.

Bridging the gap

Based on the research we have conducted, we will recommend a strategy to bridge the gap between where you are now and where you want to be.

Bringing your plan to life

We work closely with you to implement your financial plan. We help you to complete any necessary paperwork and are available to attend meetings with your accountant, solicitor and general insurer so that your strategy is implemented efficiently.

Staying on track with regular ongoing advice

Time goes on and circumstances and needs change. The final step in our advice process ensures your financial plan remains on track, by providing you with regular ongoing advice.

We design an ongoing service programme to ensure your plan remains

up to date as your life changes and so you can obtain the benefits of ongoing reliable advice.

Sometimes, life takes us in unplanned directions. When you need a little extra help on top of our initial or ongoing advice, just ask us to provide you with some additional advice. We are there to help you – whatever the occasion.

Fees

Consulting Fees

At Gallagher, we offer a range of different consulting services. As such, our consulting fees depend on the scope, complexity and type of service provided. We will agree our consulting fees with you before proceeding with your requested services.

Financial Planning Fees

Our fees and charges, and when they are to be paid, will be discussed and agreed with you prior to us providing you with a financial service. The fees charged will be based on the scope and complexity of the advice provided to you and/or the value of the funds invested. Table 1 below provides a detailed list of the ways in which we earn our remuneration:

Table 1.

Type & explanation	Paid by	When applied	Amount
Initial Advice	You (client)	After the advice is prepared	Varies depending on scope and complexity of the advice provided.
Explanation			The initial advice fee covers the cost of researching and preparing your financial plan and is based on a set dollar amount. Prior to you agreeing to proceed with the preparation of an SOA, the actual fee will be quoted to you. In addition, this initial advice fee will be disclosed in your SOA. In regards to insurance advice the initial advice fee can be deferred on the basis of the successful placement of business as outlined in the Statement of Advice and ensuring the insurance contracts are maintained for a 24-month period. A policy needs to be held for 24 months, otherwise we will bill for the initial advice fee.
Advice Implementation	You (client)	Upon implementation	Varies depending on scope and complexity of the advice provided.
Explanation			The advice implementation fee covers the administrative time spent implementing the recommended strategies and products and is based on a set dollar amount, which will be disclosed in your SOA.
Insurance Commission	Insurer	At the time you pay the applicable premium	Please refer to the table under the explanation below.
Explanation			Insurance commission is paid from insurance product providers. The amount varies depending on the product and will be calculated at the time we provide you with personal advice.
Date a new product is issued	Initial commission (% of annual policy cost or increase incl. GST)	Ongoing commission pa (% of annual policy cost or increase incl. GST)	
Applications received before 1 January 2018	0 - 154%	0 - 44%	
1 January 2018 - 31 December 2018*	0 - 88%	0 - 33%	
1 January 2019 - 31 December 2019*	0 - 77%	0 - 33%	
From 1 January 2020*	0 - 66%	0 - 33%	

*We may receive the pre 1 January 2018 commission rates above from the product issuer if your policy was issued before 1 January 2018 and you exercise an option or apply for additional cover under your policy after 1 January 2018.

Type & explanation	Paid by	When applied	Amount
Ongoing Advice	You (client)	Ongoing arrangement	Varies depending on scope and complexity of the advice provided.
Explanation	<p>The ongoing advice fee covers the cost to review the strategies and the products recommended in your SOA. An ongoing review helps you take advantage of opportunities as they become available.</p> <p>The ongoing advice fee is calculated as either a set dollar amount or a percentage of your investments.</p>		
Additional Advice or Services	You (client)	After the advice is prepared	Varies depending on scope and complexity of the advice provided.
Explanation	<p>For all other advice or services, an additional advice fee may be charged based on a set dollar amount. The fees charged may vary for each adviser, so please ensure that you review the specific fees charged by your representative. This will be detailed in their Representative Profile which forms part of this FSG and should be read together.</p> <p>If you receive personal advice from us, your representative will explain to you in writing, details of all fees and charges that apply and the method by which you will pay.</p>		
Trailing Commission	Product Provider	Ongoing arrangement	Varies depending on the product but is generally between 0.25% and 1% of the funds invested.
Explanation	<p>Trailing Commissions are only applicable to products effected prior to 1 July 2013. This is an on-going arrangement that varies depending on our agreement with the product provider and is charged as a percentage of the value of your investment balance. It is usually calculated at the end of each month in which you hold the investment.</p>		
Intra-fund advice	Product Provider	Ongoing arrangement	Varies depending on the provider.
Explanation	<p>Intra-fund advice fees are only applicable to employer/business/corporate superannuation plans. This is an on-going arrangement that varies depending on our agreement with the product provider.</p>		

Billing

Refer to your Statement of Advice or check your invoice for payment options. Please note that a surcharge may be applied to payments made by credit card. The surcharge applied passes on the charges that are incurred by Gallagher. The surcharge may change from time to time to reflect changes in the charges that we incur. Please note:

- Ongoing advice fees may be deducted as an annual instalment or in monthly or quarterly instalments;
- Ongoing advice fees may increase each year in line with the Consumer Price Index (CPI) or by a fixed amount or percentage each year. The specific amount will be agreed to by you and detailed in your Statement of Advice and/or ongoing advice agreement.

Our remuneration

How we remunerate our employees

Our remuneration arrangements provide incentives to our representatives to ensure our clients receive practical and effective advice and service. Our employees receive a salary and may also receive a performance bonus based on both the value and quality of the work they do for our clients. In limited circumstances, some employees may also receive additional payments related to clients they have referred to a third party.

From time to time, Gallagher or our employees may also receive additional benefits such as assistance with marketing expenses, education, complimentary or subsidised attendance at conferences, complimentary or subsidised travel, and other rewards such as gift

vouchers, tickets to sporting events and invitations to social events. Employee receipt of any additional benefits is managed under our conflicts of interest policy.

Individual benefits of \$300 or more in value are recorded in our Gifts Register, a copy of which is available on request. If you request a copy of this register we will provide it to you within 30 days. All other benefits are monitored and managed in accordance with our Conflicts of Interest policy. More information about how we manage Conflicts of Interest is available by contacting your representative.

Cross referral relationships

As outlined in the 'Who we are' section of this FSG we are part of Gallagher. If we refer you to, or we receive a referral from, another Gallagher company, Gallagher benefits from both transactions.

If we refer you to Arthur J. Gallagher & Co (Aus) Limited (ABN 34 005 543 920) or any other business within the Gallagher Group, we may receive a commission of up to 25% of the income generated in the first 12 months following the referral. We may share up to two-thirds of this amount with the employee who makes the referral.

Payments from other professionals

You may be referred to an external specialist to receive further advice. We may receive a referral fee or commission for introducing you to the specialist.

Payments to other professionals

Where you have been referred to us by someone else we may pay them a fee, commission, or some other benefit in relation to that referral.

How detailed information about remuneration will be provided to you

If we provide you with personal advice, we will give you documents explaining what fees, commissions, benefits, bonuses, payments or other remuneration will be received in relation to your advice, if you accept it.

If we refer you to an external specialist, we may receive a referral fee or commission for introducing you to the specialist. If the value of a referral fee is not known to us until we provide you with advice, this will be disclosed in your SOA if applicable.

If you were referred to us we will give you documents explaining what fees and payments or other remuneration we will pay to third parties in relation to your advice, if you accept it.

General information about our remuneration is available in this FSG and attached Representative Profile attached which contains additional general information about your representative's remuneration.

If you have any questions, or if you want more information about how we are paid, please ask your representative or call your local branch.

Remuneration from other relationships

Your adviser can provide advice on products from a wide range of financial product providers.

Any personal financial advice we give you in relation to the purchase of investment products or insurance cover will be considered in light of your relevant personal financial situation, objectives and needs, and any advice of this nature will not be influenced in any way by these arrangements.

Product providers

Gallagher Benefit Services Pty Ltd may have arrangements with certain product providers to revenue share based on the total volume of funds, or the total volume of premium, that the clients of Gallagher Benefit Services Pty Ltd and other specified associates place through the product.

The amount paid is calculated as a percentage of all funds invested or in-force premiums for the relevant agreed period and is paid out of the product provider's own revenue. The arrangement does not increase the cost of the product or increase the fees that would otherwise be charged by the product provider if this remuneration arrangement were not in place. This only applies to the retention of existing insurance policies, not new insurance policies. Gallagher Benefit Services Pty Ltd retains the funds that may be received.

As at 1 October 2019 we have existing strategic preferred partnership arrangements with the following organisations:

- Colonial First State
- Asgard
- TAL
- OnePath

Additional Important Information

Professional indemnity insurance cover

We maintain appropriate professional indemnity insurance (PI Insurance) which meets the requirements of section 912B of the Corporations Act 2001 (Cth). Our PI Insurance extends to claims in relation to negligent advice provided by our current and former employees. It is important to understand that our PI Insurance is subject to the terms and conditions of the relevant PI Insurance policies.

Complaints and dispute resolution procedures

We are committed to providing quality services to our clients. This commitment also extends to giving you easy access to people and processes that can resolve a service issue or complaint.

If you are concerned about the services provided by us, any product we have arranged or how we have handled your Personal Information, please contact your representative. We will acknowledge your complaint immediately in writing or by telephone.

If within five business days your representative is unable to resolve your complaint to your satisfaction, the matter will be referred to the Gallagher Risk and Compliance Team who can be contacted directly on:

Email: **GBSAU_Admin@ajg.com.au**
Telephone: **1300 850 757**

If your complaint is referred to the Risk and Compliance team, we will acknowledge receipt of your complaint in writing within 1 business day. We will then investigate the matter and attempt to resolve your complaint in accordance with our disputes and complaints management policy.

We will advise you of the outcome of our review of your complaint within 45 days of when you first made your complaint.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Telephone: **1800 931 678** (free call)

Website: **www.afca.org.au**

Email: **info@afca.org.au**

in writing to: **Australian Financial Complaints Authority**
GPO Box 3, Melbourne VIC 3001

AFCA is an independent external dispute resolution body approved by the Australia Securities and Investment Commission. AFCA resolves disputes at no charge to you and has the authority to deal with certain financial services disputes within its Terms of Reference.

For further information about how we handle complaints or disputes please call us on **1300 850 757** or email us at **GBSAU_Admin@ajg.com.au**.

Privacy

We are committed to protecting your personal and sensitive information (together referred to as Personal Information). When we collect, hold, use, disclose, or otherwise handle your Personal Information we must comply with the Privacy Act 1988 (Cth), which includes the Australian Privacy Principles.

We collect, hold, use and handle your Personal Information to perform our functions of providing, managing and administering the financial planning services outlined in this FSG. If you do not supply the Personal Information we request, we may not be able to provide our services to you. For example, we may not be able to arrange insurance cover or manage your claim.

We provide your Personal Information to insurers or insurance intermediaries to allow them to determine whether to insure you and if so on what terms.

In facilitating the services outlined in this FSG, we may also need to provide your Personal Information to our outsourced providers. Occasionally this may involve providing your Personal Information to overseas recipients located in the United States of America, the United Kingdom, New Zealand, Singapore, Malaysia, Indonesia, Philippines or India. Prior to disclosing your information to overseas recipients, we will, where required by law, take steps to ensure that the recipient does not breach the Privacy Act 1988 (Cth) and has sufficient practices and processes to protect your Personal Information.

Your consent and opting out

From time to time and where we are permitted by law to do so, we may also use or disclose your Personal Information for the purpose of marketing our services, or the products and services of related entities and third parties, to you. Please tell us if you do not want us to use or disclose your Personal Information for marketing purposes. To nominate preferred days and times for receiving marketing calls or to opt-out of receiving marketing information altogether, please email us at **GBSAU_Admin@ajg.com.au** or call us on **1300 850 757**.

More information, correction and complaints

For detailed information about how we handle your Personal Information, please see our Privacy Policy which is available on our website, **gallagherbenefits.com.au** or by calling your local branch. Our Privacy Policy also contains information about how you may access, update and correct the Personal Information you have provided to us or how you may make complaints in relation to the handling of your Personal Information and how we will deal with your complaint.

We rely on you

It is important you understand that we will rely on the accuracy and completeness of the information you provide to us. We do not independently verify the information you provide before sending it to an insurer.

Contact details

Gallagher Benefit Services Pty Ltd

ABN: 49 611 343 803

AFSL: 488001

Website: gallagherbenefits.com.au

Address: Suites 14-18, Level 3, 17 Bowen Bridge Road
Herston QLD 4006

Phone: 1300 850 757

Email: GBSAU_Admin@ajg.com.au

Changes to this FSG

Information in this document may change from time to time. We may make such changes by amending the FSG and publishing an updated version on our website. You may also obtain a printed copy of the updated information by getting in touch with your representative or calling us on **1300 850 757**.

Benn Furlong Representative Profile

Version 1.0, Issued 13 January 2020



Insurance | Risk Management | Consulting

This profile is part of the Financial Services Guide (FSG) and is only complete when the FSG (part 1) is attached.

Benn Furlong

Your financial adviser, Benn Furlong (ASIC number 1237382), is an authorised representative of Gallagher Benefit Services Pty Ltd (GBS).

Phone: (02) 9242 2130

Email: bfurlong@blueleafconsult.com

Education and qualifications

Bachelor of Commerce

Advanced Diploma in Financial Services

Benn has the assistance and support of the Gallagher client service and support team. Please feel free to call upon the support team at any time for information in relation to the processing of applications and any general enquiries.

Experience

Benn has over 15 years' experience in financial services specialising in investments. Benn is committed to building long-term relationships with clients by providing them with professional advice and personal ongoing service.

Memberships

Benn is a member of the Financial Planning Association of Australia (FPA) and abides by their code of ethics.

Advice Benn can provide

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

Benn 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; and
 - Life risk insurance products
- Managed investment schemes including investor directed portfolio services
- Retirement savings accounts ("RSA") products
- Securities
- Standard margin lending facility
- Superannuation

Fees

We are committed to providing you with comprehensive service and advice to ensure that you meet your stated objectives.

Additional services are obtainable from Gallagher Benefit Services Pty Ltd charged to you at the following hourly rates:

- \$330 per hour for a financial adviser.
- \$220 per hour for an associate financial adviser and / or paraplanner.
- \$110 per hour for administrative support.

Please refer to the Financial Services Guide (part 1) for a detailed explanation of other fees that may be payable for the financial advice provided to you.

How the adviser is paid

Benn is a salaried employee of Blueleaf Consulting Pty Ltd, which 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. Benn may be eligible to receive a performance bonus from Blueleaf Consulting 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:

- The representative and our staff may have access to this information when providing financial advice or services to you;
- The representative and our staff 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 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 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 Gallagher Benefit Services 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 the Licensee holds about you at any time to correct or update it as set out in the GBS Privacy Policy. The GBS Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles. [Click here](#) for a copy of GBS's Privacy Policy or you can contact us.

Our contact details

Blueleaf Consulting Pty Ltd

ABN: 99 150 176 677
Address: Level 4, 80 Pacific Highway
North Sydney, NSW 2060
Phone: (02) 9242 2130
Email: info@blueleafconsult.com
Website: blueleafconsult.com

Gallagher Benefit Services Pty Ltd

ABN: 49 611 343 803
AFSL: 488001
Address: Suites 14-18, Level 3, 17 Bowen Bridge Road
Herston QLD 4006
Phone: 1300 850 757
Email: GBSAU_Admin@ajg.com.au
Website: gallagherbenefits.com.au

Changes to this Representative Profile

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