

Financial Services Guide Part Two

Adviser Profile

Date Issued

1 October 2023

Purpose of this FSG Part Two

There are two parts to the Financial Services Guide (FSG). This Adviser Profile forms Part Two of your FSG and should be read in conjunction with Part One before making any decisions.

It is a guide to your financial adviser and the financial services they can provide and how they will work with you to achieve your goals.

Introducing your adviser

Leanne Joy Moir (“Adviser”) AR No 250700 and Lebreca Pty Ltd t/as Goldline Financial Planning ABN 77 140 356 010 CAR 345206 (“GFP”) are Authorised Representatives of PFP Financial Services Pty Ltd ABN 45 653 557 405 | AFSL 535484 (“PFPFS”)

Phone: 08 9791 8772 Fax: 08 9791 5523 | M: 0408 936 426

Email: leanne@goldlinefm.com.au

Web: www.goldlinefp.com.au

Business Address: 71 Forrest Ave South Bunbury WA 6230

PO Box 1721 Bunbury WA 6231

Your adviser’s business profile

When Leanne opened Goldline Financial Planning in 2001 she was committed to providing practical advice which made sense to her clients.

Having seen over the years many people who were committed to financial plans which they did not understand, Leanne soon realised that there was a need to demystify the financial planning process and offer clear and relevant advice which clients understood and benefited from.

Leanne is one of the Managing Partners of Goldline Financial Planning and is accredited to give advice in Self-Managed Superannuation Funds.

You can be certain with such a high level of industry accreditation you will receive both broad and in-depth advice.

Your adviser’s qualifications and memberships

Leanne holds an Advanced Diploma of Financial Services (Financial Planning).

She is a Member of the SMSF Association of Australia.

Leanne Moir



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Financial advice and services

Your adviser is authorised by PFPFS to provide financial advice and services to retail and wholesale clients in the following areas.

Financial advice & strategy on the following areas

- ❖ Aged care & Centrelink planning
- ❖ Business insurance planning
- ❖ Estate planning considerations
- ❖ Gearing Strategies
- ❖ Guidance on budgeting & goal setting
- ❖ Investment Planning
- ❖ Personal insurance planning
- ❖ Pre-retirement planning
- ❖ Retirement planning
- ❖ Savings & wealth creation strategies
- ❖ Superannuation planning

Financial advice & deal in the following products

- ❖ Deposit & Payment Products
- ❖ Government Debentures & Stocks
- ❖ Investment Life Insurance Products
- ❖ Life Risk Insurance Products
- ❖ Managed Investment Schemes incl IDPS
- ❖ Retirement Savings Products
- ❖ Securities
- ❖ Superannuation
- ❖ Self-Managed Superannuation Funds

Tax (financial) advice

Your adviser is authorised to provide a tax (financial) service, where the advice is:

- ❖ provided in the context of the personal advice authorised by PFPFS, and
- ❖ part of the financial advice which interprets and applies the tax laws (including tax, superannuation and SMSF laws) to your personal circumstances.

Any tax agent services that are provided (including the preparation and filing of tax returns and liaison with the ATO) are not provided under PFPFS's AFSL and are not covered by this FSG. They should be treated as a separate business activity.

Advice and service fees

Your initial appointment is complimentary. At this meeting, your adviser will explain how GFP operates, what you can expect and the payment options.

All fees and commissions payable by you will be explained to you at the time advice is given and will also be detailed in a Statement of Advice, Record of Advice and Product Disclosure Statement(s).

The fees charged for your adviser's advice and services may be:

- ❖ A set dollar amount that is agreed between you and us and invoiced directly to you or paid via your product (if possible).



- ❖ A percentage-based fee that is agreed between you and us and paid via your product (if possible).
- ❖ An hourly rate,

Prior to providing you with initial advice or service your adviser will prepare a Client Engagement Agreement which sets out what our initial advice will cover and how much it will cost you.

Before providing you with ongoing advice or service your adviser will prepare a Client Service Agreement. This agreement sets out the advice and services to be provided, the frequency these will be delivered, how much it will cost, your payment method and how the service can be terminated.

For insurance related services, the product provider may pay fees as follows:

- ❖ Initial commission of up to 66% of the initial premium; and
- ❖ Ongoing commission of up to 33% of the renewal premiums.

Your SOA will outline the advice fees and any commission inclusive of GST.

You will have the ability to select your preferred payment option from the options below prior to the provision of advice. All amounts noted below are inclusive of GST.

We offer you the following payment terms:

- ❖ Direct debit (credit card or savings) or cheque;
- ❖ Deduction from your investment;
- ❖ Initial and/or ongoing advice fees may be deducted as an annual instalment or in monthly or quarterly instalments;

Does your adviser have any associations or relationships

The fees and commissions payable to GFP are explained in Part One of the FSG.

PFP Financial Services Pty Ltd (PFPFS) pays one hundred per cent of these fees and commissions to GFP which engages your adviser to provide financial services.

Your adviser is employed and is paid a salary by GFP.

GFP and your Adviser pay PFPFS an annual fee to provide services which allow them to act as Authorised Representatives and financial advisers of PFPFS.



Acknowledgement of receipt

I / We confirm that I have been provided with copies of the PFP Financial Services Pty Ltd and Lebreca Pty Ltd t/as Goldline Financial Planning:

- ❖ Privacy Policy and Important Information version 1, and
- ❖ Financial Services Guide Part One version 1, and
- ❖ FSG Adviser Profile Part Two version 1.

Client Name: Client Name:

Signature: Signature:

Dated: Dated:

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Mark Andrew Moir ("Adviser") AR No 1272684 and Lebreca Pty Ltd t/as Goldline Financial Planning ABN 77 140 356 010 CAR 345206 ("GFP") are Authorised Representatives of PFP Financial Services Pty Ltd ABN 45 653 557 405 | AFSL 535484 ("PFPFS")

Phone: 08 9791 8772 Fax: 08 9791 5523 | M: 0431 998 795

Email: mark@goldlinefm.com.au

Web: www.goldlinefp.com.au

Business Address: 71 Forrest Ave South Bunbury WA 6230

PO Box 1721 Bunbury WA 6231

Your adviser's business profile

Mark Moir is a Financial Planner with a Diploma of Financial Planning and a Graduate Certificate in Financial Planning.

After entering the financial planning industry in 2016, he has worked closely with senior advisers at Goldline Financial Planning, developing his skills in all facets of financial planning.

Mark became an authorised Financial Planner in 2018 and is a member of the Self-Managed Superannuation Fund Association and the Financial Planning Association.

Your adviser's qualifications and memberships

Mark holds a Diploma of Financial Planning and a Graduate Certificate in Financial Planning.

He is a Member of the FAAA and the SMSF Association of Australia.

Mark Moir



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