FINANCIAL SERVICES GUIDE

GIBSON WEALTH

Version 4 | 23/09/2026

Regional Wealth | AFSL 536535

Understanding the advice process and our relationship with you

This **Financial Services Guide (FSG)** is provided by Gibson Wealth through:

Mark Gibson – Authorised Representative No. 000239754

Mark Gibson is an authorised representative of Regional Wealth Pty Ltd (ABN 69 653 664 049), Australian Financial Services Licence (AFSL) No. 536535.

PURPOSE

This **Financial Services Guide** (FSG) explains the financial services and advice provided by Regional Wealth and your Financial Adviser (Adviser), who is an authorised representative of Regional Wealth. The FSG provides information on what to expect during the financial advice process including the types of documents you are likely to receive, how we manage privacy, related parties and potential conflicts of interests, and how we manage complaints.

This FSG should be read in conjunction with the Adviser Profile. The Adviser Profile contains important information about your Adviser including relevant authorised representative number, qualifications, experience, areas of authorisation, how they get paid and fees that you may be charged. If you have not received an Adviser Profile, please ask your Adviser for a copy, or contact us directly.

Please take the time to review both the FSG and Adviser Profile before engaging our services.

NOT INDEPENDENT

Regional Wealth may receive commissions associated with the issue of life insurance products.

For these reasons, we do not represent ourselves as independent, impartial or unbiased.

Please refer to the ‘Remuneration’ section for more information.

HOW TO CONTACT US

Regional Wealth
ABN 69 653 664 049

PO Box 2013
Bendigo DC VIC 3554

0498 877 699

mark@gibsonwealth.com.au

gibsonwealth.com.au

FINANCIAL SERVICES AND PRODUCTS WE CAN PROVIDE

Regional Wealth can offer the following services and products. Your Adviser's specific authorisations are included within their personalised Adviser Profile.



Superannuation and Retirement Planning

Personal Superannuation
Industry and Public Sector Superannuation
Pensions and Annuities
Self-Managed Superannuation
Centrelink / Veterans' Affairs Assistance
Aged Care



Wealth Creation and Investments

Cash and Term Deposits
Investment Bonds
Managed Investments
Exchange Traded Products
Listed Securities (Shares and other products)



Wealth Protection

Term Life Insurance
Total and Permanent Disability (TPD) Insurance
Trauma Insurance
Income Protection Insurance
Business Insurance



Other Financial Planning Services

Budgeting and Cashflow Management
Debt Management

THE ADVICE PROCESS AND DOCUMENTS YOU MAY RECEIVE

Your Adviser will guide you through the advice process. This includes the following steps:



Engagement and Discovery

In the initial stages of the advice process your Adviser will work with you to define your financial goals and objectives, and gather relevant information required to provide you appropriate advice.

Your Adviser will generally collect relevant information within a **Fact Find** and file notes. You can expect to be asked questions related to your income, expenses, assets, liabilities, insurances and superannuation. It is important that you provide accurate information and keep your Adviser informed of any changes to your relevant circumstances. Your Adviser will ask you to consent to your personal information being collected and stored. Please refer to the 'Privacy' section for more information on how we manage your privacy.

Where your goals relate to investment or superannuation advice your Adviser will also work with you to define your level of risk tolerance. A **Risk Profile Questionnaire** may be used to document and agree upon your level of risk tolerance.

Your Adviser may also use an **engagement document** to define the arrangement with you, and the fees that may apply.

Your Adviser will also need to verify your identity to comply with Anti-Money Laundering and Counter Terrorism Financing laws.



Strategy and Personal Advice

After obtaining relevant information, your Adviser will conduct research and develop a strategy to assist you to meet your goals and objectives. The strategy is typically developed utilising specialised financial planning software.

Where personal financial product advice is being provided, the strategy will be documented in a **Statement of Advice**. The Statement of Advice will include amongst other things, the basis of the advice, explanation of the strategies and products recommended and relevant disclosures including costs of advice and products. The Statement of Advice includes an authority to proceed section where you can consent to proceed with the recommendations.

Where a financial product has been recommended, you will generally be provided with a copy of the relevant **Product Disclosure Statement (**PDS). The PDS includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).



Implementation

Where you elect to proceed with the recommendations your Adviser will work with you to implement the strategy. This may include liaising with various insurance, superannuation, or investment product issuers.

Where the recommendations include the purchase of a new financial product, your Adviser will work with you to complete the relevant **Product Application Form**. This may be online, or paper based.

Where the recommendations include the purchase of an insurance policy, you may also need to complete a **Health Questionnaire**. This could be online, paper-based or over the phone. It is important to disclose any health or personal matters truthfully. Failure to disclose certain matters may result in a claim being denied.

GENERAL ADVICE

Your Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will give you a warning when they provide you with general advice. You should consider whether you need personal advice which takes into account your individual situation before you make any decisions.

FURTHER ADVICE

Depending on your relevant circumstances, you may require further advice such as adjustments to superannuation contributions, insurance benefit amounts, or a review of your strategy.

Further advice can generally be documented in a **Record of Advice** and relevant file notes. In some instances, a Statement of Advice may be required. You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

An **Ongoing Fee Arrangement** may be utilised to formalise the ongoing services that your Adviser has agreed to provide for a fee.

Alternatively, you may agree to a **Fixed Term Arrangement** with your Adviser. This arrangement will outline the services you will be provided for a fee over a specific term not greater than 12 months.

You may be required to sign a **Consent Form** that is provided to your relevant investment or superannuation provider. The Consent Form will detail the services offered and estimated fees for the next 12 months.

You may cease any fee arrangements or disengage from your Adviser by providing written notice to your Adviser or product issuer.

HOW TO PROVIDE INSTRUCTIONS

Your Adviser may accept your instructions by phone, letter, or email. In some instances, your Adviser can only accept written instructions from you, and they will let you know when this is required. Your Adviser will also need to verify your identity prior to acting on instructions.

REMUNERATION

Before providing you with advice, your Adviser will agree with you the fees that apply and explain any benefits we receive.

Your Adviser

The cost of providing financial advice or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Your Adviser or the financial planning business may be remunerated by:

- Advice and service fees paid by you
- Commissions paid by insurance providers

Some fees and commissions are initially paid to Regional Wealth before being distributed to your Adviser or to the financial planning business.

Your Adviser may also receive non-monetary benefits which include benefits of less than $300, benefits related to education and training (including attendance at professional development days and conferences), and provision of software related to the financial products being recommended.

Any referral arrangements or related party arrangements your Adviser has in place will be disclosed in the Adviser Profile and your Statement of Advice.

FEES

All fees are payable to Regional Wealth Pty Ltd (Licensee) or Gibson Wealth Pty Ltd (trading company). Gibson Investment Trust are the owners of the shares on issue in Gibson Wealth and can share in the profits that Gibson Wealth makes.

Gibson Wealth Pty Ltd pays a fee to Regional Wealth Pty Ltd (Licensee) for the provision of services in its capacity as an Australian Financial Services Licensee (AFSL).

GENERAL ADVICE / CONSULTATION FEES

A consultation fee may apply for any general advice we provide to you. This fee will based on an hourly rate ($250 per hour), and charged based on the amount of hours taken for meetings and preparation of general advice. The amount of these fees usually ranges from $250 to $600 but may exceed this range in complex cases, and any fee to apply will be discussed during our meeting (where comprehensive / personal advice is declined or not required).

COMPREHENSIVE / PERSONAL ADVICE FEES

A fee will be charged for any personal advice we provide to you, where we are required to provide a Statement of Advice (SoA) or Record of Advice (RoA) document. This fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with personal advice.

The SoA fee can range between $0 and $6,600 depending on the complexity of the advice to be provided, and the time taken in this process. The fees and scope of advice will be provided in a Client Engagement Letter, with the letter to be signed prior to us undertaking any work.

IMPLEMENTATION FEES

An implementation fee may apply where ongoing service is not taken up, and the implementation process stretches over one month. There may also be implementation fees that apply to certain investment recommendations that are provided as part of the review process. These fees can range between $0 and $6,600 and will depend on the number of action items to implement / complexity of implementation.

ONGOING SERVICE ADVICE FEES

Our ongoing service advice fees ensure your strategy and products are reviewed periodically to help you take advantage of any opportunities that may arise through legislative change as well as changes to your circumstances.

We charge direct fees for our ongoing service, which range from $0 to $5,500 per annum but this is a guide only. The amount of ongoing fees may depend on your total assets under management and other factors such as the complexity of your portfolio, the regularity of reviews and any additional services we are providing. The ongoing advice service fee will be agreed with you in our ongoing service agreement.

INSURANCE COMMISSIONS

We may receive upfront commission when you take out an insurance policy we recommend. The upfront commission will be up to 66% of the first year's annual premium. We also receive an ongoing commission payment of up to 22% for as long as you continue to hold the policy.

You will be advised of the exact amount of these commissions in the SoA or RoA.

Please note that all fees are inclusive of Goods and Services Tax (GST).

BROKERAGE FEES

We may charge a **brokerage fee of 0.55%** when you buy or sell listed investments. This fee will typically be applied to each transaction as a fixed amount.

The services and fees will be set out in the SoA or RoA that we provide you.

MANAGED FUND TRANSACTION FEES

We will not charge a transaction fee when you buy or sell interests in managed funds.

COMPLAINTS

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Contact Mark Gibson to discuss your complaint.

   Phone 0498 877 699
   Online gibsonwealth.com.au
   Email mark@gibsonwealth.com.au]
   Mail PO Box 1144
   STRATHFIELDSAYE VIC 3551

2. We will acknowledge receipt of a complaint within 1 business day. Where this is not possible, acknowledgement will be made as soon as practicable.

3. We will then investigate the complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. If additional time is required, we will advise you in writing.

4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

   Phone 1800 931 678 (free call)
   Online www.afca.org.au
   Email info@afca.org.au
   Mail GPO Box 3
   Melbourne VIC 3001

Compensation Arrangements

We have professional indemnity insurance in place that complies with the Corporations Act 2001.

Our insurance covers claims made against former representatives for their conduct while they were authorised by us.

PRIVACY

Your Adviser is required to maintain documentation and records of any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may not be able to provide you with the advice you require.

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers

We may engage third party service providers to assist in the provision of products or services. Some services may require disclosure of personal information to service providers outside Australia. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents.

Regional Wealth respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please refer to our Privacy Policy (which is available on request).