

David Stuart Representative Profile

Version 1.0, Issued 1 May 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.

David Stuart

Your senior financial adviser, David Stuart (ASIC number 1001460), is an employed representative of Gallagher Benefit Services Pty Ltd (GBS).

Phone: **1300 850 757**

Email: **david_stuart@ajg.com.au**

Education and qualifications

Bachelor of Business (Marketing Management)

Advanced Diploma of Financial Services (Financial Planning)

Diploma of Financial Services (Financial Planning)

Margin Lending and Geared Investments Accreditation via Kaplan

David 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

David started his career in retail banking then moved into personal financial services in 2007. David works with both individual and business clients to provide specialised advice in areas including: risk insurance, superannuation, business succession planning, key person insurance, managed and geared investments, and retirement planning. David works in partnership with his clients to help them achieve financial security and manage their wealth.

He has also worked in a large scale employer superannuation team promoting financial wellbeing through active engagement in members superannuation funds helping them take advantage of the features and benefits. David is extremely proud of the relationships he has built with his clients and providing them with the best in professional financial advice and personal ongoing service.

Memberships

David is a Financial Planner AFP® member of the Financial Planning Association of Australia and abides by their codes of ethics. David is a Tax (financial) adviser registered with the Tax Practitioners Board.

Advice David can provide

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

David 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

David is a salaried employee of 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. David may be eligible to receive a performance bonus from Gallagher Benefit Services 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

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

Information in this document may change from time to time. We may make such changes by amending the Representative Profile and publishing an updated version on our [website](#). You may also obtain a printed copy of the updated information by calling 1300 850 757.