



Financial Services Guide

Financial Investment Solutions Pty Ltd

Financial Investment Solutions Pty Ltd trading as Financial Investment Solutions (ABN 11 115 142 044) is an Authorised Representative (Authorised Representative number 295181) of GJ Private Group Pty Ltd ("the Licensee")

References to "our", "we", "us", "me" and "I" refer to Financial Investment Solutions Pty Ltd.

This Financial Services Guide ("Guide") contains information that will help you decide whether to use the financial services we offer. It sets out:

- who we are and how to contact us
- the advice and services we provide
- information about the Licensee
- our fees and how we are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us

Not Independent

Generally, we provide personal advice in line with the Licensee's Approved Product and Services List (APSL) which may include financial products and services associated with the Licensee. We may receive commissions from life insurance products we recommend and non-monetary benefits such as training and educational seminars from product providers. For these reasons, we are not considered independent, impartial, or unbiased.

Our office contact details:

Address: Suite 3, 35-37 Railway Parade, Engadine NSW 2233

Phone: 02 9520 1577

Email: fis@fispl.com.au

Website: www.fispl.com.au

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Documents you may receive in the financial planning process

We will provide you with several documents as you progress through your financial planning and advice journey. We may provide these documents electronically to your nominated email address, unless otherwise agreed.

When we provide personal advice, it will normally be documented and provided to you in a Statement of Advice (SoA). The SoA contains a summary of your goals and the strategies and any financial products we may recommend to achieve your goals. It also provides you with detailed information about product costs and the fees and other benefits we and others will receive, as a result of our advice.

If we provide further personal advice an SoA may not be required. We will keep a record of any personal advice we provide you for seven years. You may request a copy of such records by contacting us during that period.

If we recommend or arrange a financial product for you, we will provide a Product Disclosure Statement (PDS), or Investor Directed Portfolio Services (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks, as well as the costs you will pay the product provider to manage that product. You should read any warnings in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

Our advice and services

We are authorised to provide personal or general financial advice on:

- Wealth Accumulation
- Personal insurance
- Superannuation strategies and retirement planning
- Retirement income streams, including pensions and annuities
- Budget and cash flow management
- Centrelink and other government benefits

We are authorised to provide advice on and arrange the following products:

- Superannuation
- Securities
- Retirement savings accounts
- Managed investment schemes including Investor Directed Portfolio Services (IDPS)
- Deposit and payment products, including basic deposit, non-basic deposit, and non-cash payment products
- Life Products – Investment life insurance
- Life Products – Life risk insurance (including life cover, income protection cover, total and permanent disability cover, and trauma cover)

Your adviser may also be authorised to advise on other specialist areas. These are listed in their adviser profiles.

Transaction services

In limited circumstances, we can arrange financial product transactions for you on your instruction without providing personal advice.

Instructing us

You can give us instructions by telephone, mail, email, or other methods, as agreed with your adviser.

Providing information to us

It is important that we understand your circumstances and goals, so that we can provide you with appropriate advice and services. You have the right not to provide us with any personal information. Should you choose to withhold information, or if information you provide is incomplete or inaccurate, the advice or services we provide you may not be appropriate for you.

It is also important that you keep us up to date by informing us of any changes to your circumstances so we can determine if our advice is still appropriate.

Privacy Collection Statement

We are committed to protecting your privacy and outline below how we maintain the privacy of the information we collect about you.

As part of the advice journey, 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 analyse your needs, objectives and financial situation, so our recommendations may not be appropriate or suitable for you.

We are also required to implement client identification processes under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006. We will need you to present identification documents such as passports and driver's licenses to meet our obligations.

We keep your personal information confidential and only use it in accordance with the GJ Private Group Pty Ltd Privacy Policy. Some of the ways we may use this information are set out below:

- We and the Licensee may use this information to provide financial advice and services to you;
- We may disclose your information to other financial advisers, brokers and those who are authorised by the Licensee to review clients' needs and circumstances from time to time.
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist us and the Group to provide financial advice and services to you. A list of countries where these service providers are located can be found in the Privacy Policy;
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (you can opt-out at any time); and
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

We and the Licensee will continue to take reasonable steps to protect your information from misuse, loss, unauthorised access, modification or improper disclosure. You can request access to the information we or the Licensee holds about you at any time to correct or update it as set out in the Privacy Policy. The Privacy Policy also contains information about how to make a privacy complaint. For a copy of the Privacy Policy you can contact us.

Confidence in the quality of our advice

If at any time are not satisfied with our services, the following will help you understand your options and find a resolution.

- Contact your adviser and tell them about your complaint.
- Alternatively, you can contact the Licensee at:
 - Mathew Gale or Colleen Robertson
Phone 02 8539 7999
 - Email info@gjprivategroup.com.au
 - In writing to:

Attention: Advice Complaints Department

GJ Private Group Pty Limited
Po Box 1035
Sutherland NSW 1499

They will try to resolve your complaint quickly and fairly. They will provide you with a decision about your complaint within 30 days of us receiving it.

We note that in some circumstances, it may not be possible for us to completely resolve a complaint within this timeframe. If you do not agree with our decision in respect of your complaint, or are otherwise unsatisfied with our response, you may escalate your complaint to one of the following External Dispute Resolution Schemes.

Any issues about financial advice, investments, superannuation, insurance matters

Australian Financial Complaints Authority (AFCA)
GPO Box 3, Melbourne VIC 3001
1800 931 678
www.afca.org.au
info@afca.org.au

Any issue about your personal information

The Office of the Australian Information Commissioner
GPO Box 5218, Sydney NSW 2001
1300 363 992
www.oaic.gov.au
enquiries@oaic.gov.au

You may also contact the **Australian Securities & Investments Commission (ASIC)** on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. The Licensee is also covered by professional indemnity insurance and this satisfies the requirements imposed by the Corporations Act 2001 and National Consumer Credit Protection Act. The insurance also covers claims arising from the actions of former employees or representatives of the Licensee, even where subsequent to these actions, they have ceased to be employed by or act for the Licensee.

About the Licensee

GJ Private Group Pty Ltd; ABN 75 674 088 674
Australian Financial Services Licensee; Licence No: 558581

Registered office is at Suite 3, 2-4 Merton Street,
Sutherland NSW 2232 Australia.

The Licensee has:

- Approved the distribution of this Guide
- Authorised us to provide advice and other services as described in this Guide.

Our fees

We will discuss and agree the actual fees with you before we proceed and where relevant the fees and commissions will be disclosed in the advice document provided to you. The following section outlines the types of fees that may apply.

The fees charged for our advice and services may be based on a combination of a set dollar amount, or a percentage-based fee. Our agreed advice and service fees may include charges for one off or regular fees. We may also receive initial or ongoing commissions from certain product providers.

Licensee fees

All product fees and commissions will be paid directly to the Licensee. It will then pass on the amounts due to us through its payment system. The Licensee charges us a Licensee Fee each year. Advice fees can be directly invoiced.

Other costs

Other costs may apply in the process of providing our advice and services to you. We will agree all additional costs with you prior to incurring them.

The following table outlines the range of fee we charge and should be used as a guide only. We will discuss your individual needs and agree our fees with you. The actual agreed fees will depend on factors such as the complexity of your circumstances and goals and the scope of the advice. All fees and charges include GST.

Fee type & Description	
Initial or ad hoc fees	
These are fees paid when you have agreed to receive our advice:	
Initial service	Fee amount
Financial Advice (Plan) Fee	Starting from \$990 depending on the level and complexity of service
Administration Fee	Starting from \$500 depending on the level and complexity of service
Service Only Agreement	Starting from \$500 depending on the level and complexity of service
Ongoing service fee	
We also offer the following services for a fixed period of 12 months. Details of the services and fees will be set out within the agreement.	

Service	Fee amount
Annual Review or Bi-annual Review for an individual client	Ranging from \$3,630 per annum to \$20,000 per annum depending on the level and complexity of service
Annual Review or Bi-annual Review for a couple	Ranging from \$4,537.50 per annum to \$22,000 per annum depending on the level and complexity of service

Annual advice and service fees

We also offer ongoing service fee arrangements. Details of the services and fees will be set out within the agreement.

Service	Fee amount
Annual Review or Bi-annual Review for an individual client	Ranging from \$3,630 per annum to \$20,000 per annum depending on the level and complexity of service
Annual Review or Bi-annual Review for a couple	Ranging from \$4,357.50 per annum to \$22,000 per annum depending on the level and complexity of service

The amount of fees will depend on the service offering and these will be provided in a separate advice or services agreement.

Commissions

Insurance:

We may receive commissions when implementing certain products for you, in line with the below. Any commission amounts will be disclosed to you when providing our advice. The following table is a guide of commissions we may receive.

Product type	Initial commission	Ongoing commission	Example
Insurance (including those held within superannuation)	Up to 66% of the first year's premium for new policies implemented from 1 January 2020. We may receive commissions on increases or additions to existing policies of up to 130%.	Up to 33% of the insurance premium each following year.	On insurance policies implemented from 1 January 2020, if your insurance premium was \$1,000, we would receive an initial commission of up to \$660. We would receive an ongoing commission of up to \$330.00 pa.

All fees and charges include GST.

If an agreed advice fee is charged then we may rebate all or some of the commission.

Other benefits we may receive

In addition to the payments explained above we may receive other monetary and non-monetary benefits, support services or recognition from the Licensee to help us grow our business. These are not additional costs to you. They could include training, badging rights, technology and technology support, marketing, financing, events or other recognition we are eligible for. We may receive benefits from product issuers that may include non-monetary benefits that are valued at less than \$300. We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.

From time to time, GJ Private Group (AFSL) may facilitate access to the Licensee and us to be trained and educated by product issuers on their products.

Personal and professional development

The Licensee provides personal and professional development opportunities such as education and professional development programs.

Other business interests and relationships

Our Referral arrangements

We may receive payments to refer you to other service providers. These amounts do not involve additional costs and will be disclosed in your SoA. Our current referral arrangements are detailed below:

Provider	Services	Payment arrangement
NIL		

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. Our current referral arrangements are detailed below:

Provider	Payment arrangement
NIL	

Our joint venture referral arrangements

We control a percentage of the equity interests in the joint venture providing the services listed below. As a result, we will benefit from fees, dividends or income received from the profits or value of the joint venture that may result from any payments or other benefits received in respect of the services provided to you.

Provider and relationship	Services	Payment arrangement
DEPENDRE PARTNERS PTY LTD	Accounting and Book-keeping	benefit from fees, dividends or income received from the profits or value of the joint venture that may result from any payments or other benefits received in respect of the services provided to you.

Financial Adviser Profiles

About Gordon Wilson



Gordon Wilson is an Authorised Representative (AR number 319976) of the Licensee.

Contact details

Address	Suite 3, 35-37 Railway Parade, Engadine NSW 2233
Phone	02 9520 1577
Email	gordon.wilson@fispl.com.au

Qualifications

- Diploma of Financial Services (Financial Planning)
- Advanced Diploma of Financial Planning
- Diploma of Finance and Mortgage Broking Management

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Self-managed super funds

How am I paid?

I receive the following from our practice:

- salary
- dividends
- equity in the practice
- share of revenue
- bonus where pre-determined criteria are met

Based on the above, the following contains my remuneration details:

- I am an employee, Director and shareholder of Financial Investment Solutions and, as such, receive a salary plus dividends from Financial Investment Solutions.

My other business activities and relationships

Bluey Lending Services

In addition to providing the services listed in this guide, I have a relationship with Bluey Lending Services Pty Ltd trading as Bluey Home Loans ('BHL'). GJ Private Group Pty Ltd has no involvement in these activities and is not responsible for any services, advice or products provided by this business.

I control a percentage of the equity interests in the business providing the services listed above. As a result, I will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.

Dependre Partners

In addition to providing the services listed in this guide, I have a relationship with Dependre Partners Pty Ltd trading as Dependre Partners. GJ Private Group Pty Ltd has no involvement in these activities and is not responsible for any services, advice or products provided by this business.

I control a percentage of the equity interests in the business providing the services listed above. As a result, I will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.

Financial Adviser Profiles

About William Meehan



William Meehan is an Authorised Representative (AR number 294091) of the Licensee.

Contact details

Address	Suite 3, 35-37 Railway Parade, Engadine NSW 2233
Phone	02 9520 1577
Email	bill.meehan@fispl.com.au

Qualifications

- Diploma of Financial Services (Financial Planning)
- Diploma of Finance and Mortgage Broking Management

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Self-managed super funds
- Aged Care

How am I paid?

I receive the following from our practice:

- salary
- share of revenue
- bonus where pre-determined criteria are met

Based on the above, the following contains my remuneration details:

- I am an employee of Financial Investment Solutions and, as such, receive a salary plus share of initial fees plus potential bonus from Financial Investment Solutions.

Financial Adviser Profiles

About Marieka Perkovic



Marieka Perkovic is an Authorised Representative (AR number 339890) of the Licensee.

Contact details

Address	Suite 3, 35-37 Railway Parade, Engadine NSW 2233
Phone	02 9520 1577
Email	marieka.perkovic@fispl.com.au

Qualifications

- Graduate Diploma in Financial Planning
- Bachelor of Commerce (Business Law and Finance)

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Self-managed super funds
- Aged Care

How am I paid?

I receive the following from our practice:

- salary
- share of revenue
- bonus where pre-determined criteria are met

Based on the above, the following contains my remuneration details:

- I am an employee of Financial Investment Solutions and, as such, receive a salary plus share of initial fees plus potential bonus from Financial Investment Solutions.