

# Tracey Grose Representative Profile

Version 1.4, Issued 1 October 2021



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.

## Tracey Grose

Your financial adviser, Tracey Grose (ASIC number 271505), is a representative of Gallagher Benefit Services Pty Ltd.

Phone: **07 4639 7160**  
Email: **Tracey\_Grose@ajg.com.au**

## Education and qualifications

**Advanced Diploma of Financial Services (Financial Planning)**  
**Margin Lending and Geared Investments**

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

## Experience

Tracey first joined the financial planning industry in 2000. She spent the first 5 years working behind the scenes in administration, until she became a Financial Adviser in 2005. Tracey provides guidance for wealth creation, wealth protection and wealth preservation.

Tracey is committed to building long-term relationships with clients by providing them with professional advice and personal ongoing service.

## Advice Tracey can provide

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

Tracey 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:

- Senior Adviser - \$385 per hour
- Financial Adviser - \$275 per hour
- Associate Adviser - \$220 per hour
- Client Services Officer \$165 per hour

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

Tracey is a salaried employee of Fortress Financial Solutions 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. Tracey may be eligible to receive a performance bonus from Fortress Financial Solutions 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 - Toowoomba

**Address:** 15 Isabel Street  
Toowoomba QLD 4350

**Phone:** 07 4639 7160

**Email:** [GBS\\_Toowoomba@ajg.com.au](mailto:GBS_Toowoomba@ajg.com.au)

### 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](mailto:GBSAU_Admin@ajg.com.au)

**Website:** [gallagherbenefits.com.au](http://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](http://gallagherbenefits.com.au). You may also obtain a printed copy of the updated information by calling 1300 850 757.