



Financial Services Guide – Part 2

Adviser Profile – Steven James Curnow

DKG Financial Planning Pty Ltd No 001321453

ABN 92 698 114 528 is a Corporate Authorised Representative of

First Financial Pty Ltd (First Financial)

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About this Guide

The Financial Services Guide (FSG) provides you with important information about First Financial Pty Ltd ('First Financial' or 'Licensee') and its Authorised Representatives, who will provide you with the financial services described in this FSG. It is designed to help you evaluate and make an informed decision about whether to use the financial services described in this FSG.

References in this FSG to 'me', 'I', 'us', 'we' and/or 'our' should be read as either First Financial or Representatives of First Financial, as the context requires.

This FSG consists of two parts:

Part 1 is a Financial Services Guide. It contains information about First Financial and the financial services offered under the First Financial AFSL, fees and benefits received by First Financial, and privacy and complaints handling processes.

Part 2 is an Adviser Profile and contains important information about:

- me as your adviser and as an Authorised Representative of First Financial;
- the financial services that I provide;
- our fee structure and the fees and benefits I receive;
- how you can contact me.

Together, the above documents form the complete FSG which we, as Authorised Representatives, are required to provide. We suggest you retain both parts of the FSG for your future reference. If any part of the FSG is not clear, please speak to me.

SECTION ONE:

ABOUT YOUR ADVISER: Steven James Curnow

I am authorised by First Financial to provide the financial services described in Part 1 and Part 2 of this FSG, and I have also been authorised by First Financial to distribute this FSG.

My Authorised Representative number is 001298859 and the Corporate Authorised Representative number for DKG Financial Planning is 001321453.

Adviser experience

Having worked in the financial services industry since 2005, I have built extensive experience across a diverse range of roles, including administration, personal risk specialist, financial adviser, business manager and owner.

I hold a Bachelor of Business from La Trobe University, together with both a Graduate Diploma and Advanced Diploma of Financial Planning. I also hold a specialist accreditation in Self-Managed Superannuation Funds (SMSFs).

My broad industry experience has provided me with comprehensive expertise across all areas of financial planning, including superannuation and retirement planning, investment strategy, wealth creation, tax planning and estate planning.

I have developed long-standing relationships with the clients I serve and remain committed to helping them achieve their retirement and lifestyle goals with practical, forward-thinking strategies aligned to their personal goals, financial circumstances and long-term objectives.

I am passionate about building enduring relationships founded on trust, transparency and personalised service.

Adviser qualifications and professional memberships

- Bachelor of Economics Degree (LaTrobe University)
- Graduate Diploma of Financial Planning (Kaplan)
- Advanced Diploma of Financial Services- Financial Planning (Kaplan)
- Accredited SMSF Specialist
- Accreditation in Margin Lending & Geared Products

Adviser contact details

Your financial adviser: Steven Curnow
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SECTION TWO:

SERVICES THAT I PROVIDE

Areas I am authorised to provide advice on

I am authorised by First Financial to provide advisory and dealing services in the products as detailed in Part 1 of the Financial Services Guide, with the exception of Consumer Credit Advice and Assistance, Finance Broking and Margin Lending.

SECTION THREE:

FEES AND BENEFITS

How I am paid for services provided

First Financial receives all fees and commissions payable for the services we provide, and pays these fees and commissions to DKG Financial Planning Pty Ltd.

I receive a salary as an employee of DKG Financial Planning Pty Ltd. I could also receive a short-term incentive. My short-term incentive does not influence my advice, or any recommendations made.

I may receive a dividend as a shareholder of Janus Financial Pty Ltd. If I recommend a service provided by Akambo Pty Ltd, for which they receive a portfolio management fee, I could indirectly benefit through dividends. No fees paid by you for Akambo's portfolio management fees will be paid directly to me or any First Financial adviser.

Our fee structure

As part of detailed financial planning there are costs to you at various stages of the process. Before making any recommendations, I will discuss and agree the fees with you.

Advice fees are payable by you at the following stages:

Upfront Advice Fees

A fee may be payable for your initial appointment with me.

For preparation of a personalised financial plan (Statement of Advice – 'SOA'), an SOA preparation fee is payable. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you.

I may charge an implementation fee to implement the recommendations in your financial plan. This is payable when you decide to proceed with the implementation of any one or more recommendations that I provide to you. The actual fee will depend on the complexity of your situation and the amounts of funds invested.

Type of Fee	Fee Amount
SOA Preparation Fee	Generally between \$2,200 – \$10,000
Implementation Fee	Generally between \$500 – \$5,000

Ongoing Advice Fees

If you choose to have me provide ongoing advice and reviews of your financial plan to ensure that your financial strategies and financial products remain appropriate to you an advice fee will apply. This fee is generally charged as a fixed dollar amount for a 12-month engagement period. In some circumstances, fees may also be based on funds under advice or management, time involved, or a combination of methods. Any such arrangement will be discussed and agreed with you prior to engagement.

As a guide, ongoing advice fees range from \$2,200 to \$15,000 per annum (including GST). The minimum ongoing advice fee is \$2,200 p.a. (including GST).

The fee applicable to your circumstances will be agreed with you prior to engagement and set out in a separate advice or service agreement.

Example

For a moderately complex SOA, we may charge a fee of:	\$3,300 (including GST)
For an ongoing advice and review service, a client may be charged a fixed fee of:	\$5,500 p.a. (including GST)

Note: Full details of all fees and commissions for financial services will be provided to you in a Statement of Advice (SOA) and Product Disclosure Statements at the time of receiving any recommendation.