

This document forms part of the Financial Services Guide and is designed to clarify who we are, what we do, and aims to help you decide whether to use our services.

Who we are

**Kate Kimmorley [CFP, Dip FP]
Authorised Representative No. 242666**

We offer our services on behalf of GWM Adviser Services Limited.

The Financial Services that we offer are provided by The Kimmorley Corporation Pty Ltd, 52 076 011 571 trading as **Kimmorley Financial Management** Authorised Representative (AR) No. 243047

Kimmorley Financial Management

Having commenced her career in 1992, Kate Kimmorley has established a referral only boutique style of exclusive services to high net worth individuals and businesses.

Kimmorley Financial Management take an in depth approach to the financial well being of our clients. We see planning as a stage to be reached after getting to know our clients and their personal and financial objectives. Our philosophy is that it takes a long-term relationship to achieve financial goals.

GWM Adviser Services Limited has authorised them to provide you with this FSG.

What we do

We are authorised by GWM Adviser Services Limited to provide financial advice in relation to:

- Wealth Accumulation
- Income & Asset Protection
- Tax Strategies
- Superannuation
- Retirement & Redundancy Planning
- Estate Planning
- Social Security
- Debt Management

and to provide advice and deal in the following financial products:

- Basic Deposit Products
- Non-basic Deposit Products
- Non-cash Payment Products
- Derivatives
- Government Debentures, Stocks or Bonds
- Life Products . Investment Life Insurance
- Life Products . Life Risk Insurance Products
- Managed Investment Schemes, including Investor Directed Portfolio Services (IDPS)
- Retirement Savings Account Products
- Securities
- Superannuation

Contact us

For more information on anything you have read in the Financial Services Guide or Representative Profile, or if there is anything else we can help you with, please contact us at:

Address

**Suite 7,
Ground Floor Seabank Centre
12-14 Marine Parade
Southport Qld 4215**

Phone

07 5591 1725

Fax

07 5591 8390

Email

admin@kfm.net.au

Representative Profile



Benefits we may receive

To be truly open and honest with our clients, we have detailed below how certain product purchases may benefit our business.

Business Equity Valuation (BEV)

In the event of our death or permanent disablement, or if we were to leave the financial planning industry, GWM Adviser Services Limited provides a buyer of last resort option called BEV. This helps manage the transition of ownership to ensure you continue to receive advice.

The value of a sale under BEV is based on a multiple of ongoing revenue received by the business on an annual basis. The multiple can range from 2.5 to 4 depending on the proportion of the ongoing revenue that comes from clients who hold MLC group financial products.

Here are some examples to help you understand the potential benefit to us of our clients holding MLC group product:

- If the ongoing revenue of the business was \$100,000 and 50% of our clients held MLC group products, the sale value for the financial planning business would be between \$250,000 and \$350,000;
- If the ongoing revenue of the business was \$100,000 and 85% of our clients held MLC group products, the sale value for the financial planning business would be up to \$400,000;

Importantly, BEV is subject to us meeting certain compliance requirements and standards.