

## Financial Services Guide – Part 2

### Adviser Profile – Jackie Cook

**First Financial Pty Ltd (First Financial)**

ABN 15 167 177 817

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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 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 a 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 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: Jackie Cook

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 Representative number is 1001199.

#### Adviser experience

Knowing that finance was my passion at a young age, I have been in the financial services industry since 2007. I became a financial adviser when I joined the team at Accordius in 2011. Accordius then joined forces with First Financial in 2023 and I certainly see my long-term future with this wonderful team of advisers and other specialists here at First Financial.

I provide my clients with comprehensive advice on a variety of different areas, including (but not limited to) wealth creation, asset protection, debt management, tax effective structuring of assets, investments, superannuation and retirement planning. My speciality is in Self-Managed Superannuation Funds (SMSFs) and am a SMSF Specialist Adviser accredited by the SMSF Association.

From a personal perspective, I find the most rewarding part of my job being the long-term relationships that I build with my clients, working with them through the various ups and downs of life, and ultimately assisting them in turning their financial dreams into reality.

#### Adviser qualifications and professional memberships

- Diploma of Financial Services (Financial Planning) - Mentor Education
- Advanced Diploma of Financial Services (Financial Planning) - Mentor Education
- Bachelor of Commerce (Accounting) - University of Ballarat
- Bachelor of Management (Human Resource Management) - University of Ballarat
- SMSF Specialist Advisor Accreditation
- Ethics and Professionalism in Financial Advice - Kaplan
- Margin Lending and Geared Investments - Kaplan
- Financial Advice Association of Australia (FAAA)

#### Adviser contact details

Your financial adviser: Jackie Cook  
T | 0424 914 959  
E | Jackie.Cook@firstfinancial.com.au

## 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 insurance advice.

## SECTION THREE:

### FEES AND BENEFITS

#### How I am paid for services provided

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by me are paid to First Financial.

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

#### 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
Initial Appointment Fee	Generally between \$220 - \$550
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. This fee may be a set amount, an amount based on the amount of funds under our advice or management, the time involved in reviewing your portfolio and circumstances, or a combination of two or all these methods.

As a guide, our fee structure is:

Funds Under Advice/Management	Fee Rate
\$0 – \$500,000	1.21%
\$500,001 – \$1,000,000	1.10%
\$1,000,001 – \$2,000,000	0.55%
\$2,000,000 +	0.33%

*\*Minimum ongoing advice fee is \$3,300 p.a. (including GST). Any differing fee arrangements will be discussed and disclosed to you.*

### Example

For a moderately complex SOA implementation, we may charge a fee of:	\$3,300 (including GST)
With total funds under advice/management of \$500,000, the fee for ongoing service and reviews may be:	\$6,050 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.