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Adviser Profile

Financial Services Guide – Part 2

Version 2

Date: 11 February 2025



Adviser Profile

This document forms the second part of the Gill & Co Financial Services Guide (FSG) and should be read in conjunction with it. This document is designed to clarify who we are, what we do, and aims to help you decide whether to use our services.

Your financial advisor is a Representative of and offers services on behalf of Gill & Co Advisory Pty Ltd, AFSL License No 551560:

- Michelle Boot – Authorised Representative No. 001309727

The financial services that the above financial advisor offers are provided by Trigwell Financial Pty Ltd, ABN 98690873155, Corporate Authorised Representative (CAR) No. 001318011. Trigwell Financial specialises in providing advice to business owners, retirees, executives, professionals and expatriates. Our range of services and advice are designed to enhance your financial wellbeing and assist with managing your financial complexity, allowing you to focus on your business, family and/or retirement needs.

Gill & Co has authorised your adviser to provide you with this FSG.

Who am I?

Michelle Boot

Michelle Boot is the founder of Trigwell Financial and an Authorised Representative of Gill & Co Advisory Pty Ltd. She is a Chartered Accountant (CA ANZ) and began her career with PwC, spending 15 years across audit and management consulting, including six years in New York.

Michelle subsequently worked independently for almost two decades on finance and business transformation projects across a range of industries and regions. During this period, she lived in Singapore for nine years, where her professional experience included serving as Regional Finance Director for a global pharmaceutical company across the Asia-Pacific region.

Motivated by personal experience and a desire to support women through significant financial transitions, Michelle transitioned into financial advice. She has completed the Graduate Diploma of Financial Planning and is currently undertaking the CFP® designation.

Trigwell Financial reflects her commitment to ethical, goals-based financial advice delivered with empathy, clarity, and a focus on empowering clients to make informed decisions.

Michelle's Qualifications

- Chartered Accountant - CAANZ
- Graduate Diploma of Financial Planning – Swinburne University
- Currently undertaking the CFP® designation
- Graduate of the Australian Institute of Company Directors (GAICD)
- Bachelor of Economics (Accounting & Finance) – Macquarie University

What advice and products can I offer you?

I am authorised to provide personal financial advice, general financial advice, and transact on your behalf (dealing) in relation to the following types of financial products:

- Basic and non-basic deposit products;
- Debentures, stocks and or bonds issued or proposed to be issued by a government;
- Life products including investment life insurance products as well as any products issued by a Registered Life Insurance Company;
- Interests in managed investment schemes including Investor Directed Portfolio Services (IDPS);
- Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);
- Securities;
- Superannuation; and
- Tax financial advice.

How is my company paid?

The Licensee initially receives all **fees** paid by clients and distributes these to Trigwell Financial after deducting its agreed fees and other expenses.

Michelle Boot and Trigwell Financial provide advice on a **fee-for-service basis only** and do **not receive commissions, volume-based payments or other product-related benefits of any kind**.

Any other benefits that I may be entitled to receive, if applicable, will be disclosed in your advice documents.

All fees outlined below are inclusive of GST.

| Type of Advice | Fee Charged |
|--|---|
| Initial consultation | There is no charge for the initial consultation . Our objective for this meeting is to gather information about you and to determine your primary goals and objectives in seeking advice. At the end of this meeting, we will outline the next steps and detail any applicable fees. |
| Initial advice (advice preparation and implementation) | <p>You may be charged a Statement of Advice preparation fee which will depend on the complexity of your individual circumstances and type of advice you require.</p> <p>The initial advice fee is comprised of two components. An advice preparation fee – charged for the preparation for a written Statement of Advice and an implementation fee – charged for implementing the advice and recommendations.</p> |
| | <p>Any fee charged will be discussed and agreed with you before work is commenced. Our minimum fee for Initial advice is \$3,300.</p> |

| Type of Advice | Fee Charged |
|--|---|
| Ongoing advice | <p>If you elect to pay an ongoing fee, this will be based on the level and complexity of advice required and the services made available to you. Factors that may increase complexity include the use of trusts or ownership structures, overseas assets or income, executive remuneration arrangements, or multiple investment entities. The frequency of review services will also influence the ongoing fee.</p> <p>Our minimum fee for ongoing advice is \$4,400 per annum.</p> |
| Ad hoc advice (including annual check-ins) | <p>Where you do not wish to enter into an ongoing fee arrangement but require advice on an ad hoc basis, an hourly fee of between \$275 and \$440 will apply, depending on the nature and complexity of the advice provided.</p> |
| Insurance advice | <p>Where we provide insurance advice, Michelle Boot and Trigwell Financial do not receive insurance commissions, volume-based payments or other product-related benefits.</p> <p>Insurance advice is provided on a fee-for-service basis, agreed with you in advance. Where available, we will seek insurance structures that do not include commissions or that reflect reduced premiums where commissions are not payable.</p> <p>Insurance premiums are determined by the insurer and product design, and we cannot guarantee that all policies will result in a lower premium. Any premium impact will be explained to you before you proceed.</p> |

How am I paid?

As a director of Trigwell Financial, Michelle Boot is entitled to receive director fees or distributions from Trigwell Financial. She also receives a salary as an employee of Trigwell Financial.

Michelle does not receive any bonuses, benefits or additional payments for recommending specific products or providers, and the remuneration arrangements are designed to prioritise your interests, minimise conflicts, and ensure advice is not inappropriately influenced.

How to find me?

If you would like to schedule a time to discuss your financial needs and objectives in more detail, please contact me on **0477 776 512** or via email at **michelle.boot@trigwellfinancial.com.au**.