Financial Services Guide Part 2 Adviser Profile

Financial adviser at Cox Partners Accountants

Vitalijs Golubciks known as Vitaly Golubciks

Authorised Representative No. 451501 of Gill and Co Advisory Pty Ltd, AFSL 551560.

Vitaly operates under Cox Partners Accountants Pty Ltd, Corporate Authorised Representative No. 241246. ABN 43 092 908 659.

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About your adviser's profile

This Adviser Profile provides information about Vitaly's experience, qualifications, services and fees. Please read it together with Gill and Co Advisory Pty Ltd's Financial Services Guide Part 1 to help you decide whether to use our financial services.

We understand how important financial advice is, and wish to thank you for considering engaging a Gill and Co Advisory adviser to assist you in identifying and achieving your financial goals and objectives.

To assist you in choosing a financial planner, our advisers are required to provide a Financial Services Guide - Part 1 and an Adviser Profile - Part 2, to you prior to providing any personalised financial advice, products and services.

If you have not yet received a copy of our Financial Services Guide - Part 1, please ask your Adviser for a copy or contact Gill and Co Advisory direct.

About Cox Partners

Don Cox commenced public practice in September 1972 as "Donald W Cox & Associates" in Glenroy. In December 1972 the practice moved to Niddrie, then to Essendon in June 1978, where it has operated to this day.

Cox Partners Accountants has serviced the local and surrounding community for over 40 years and remains committed to providing up-to-date professional advice with the view of being a "business" partner of our clients and to 'add value' to our clients' financial situation.

Our staff at Cox Partners Accountants Pty Ltd pride themselves on our commitment to continuous professional development to ensure we can better meet the needs of our clients. In today's highly competitive and constantly changing environment, the right advice is critical to the success of our clients.

Let us provide you with professional advice and support that you deserve to help achieve your goals. With the benefit of the knowledge of our staff, and with the technical skills that our staff possesses, we strive to provide personal financial advice that is in the best interests of our clients, at all times.

About your adviser

Vitaly is an experienced financial adviser with a strong foundation in investment management, financial markets and strategic financial planning. Having worked in the financial services industry since 2011 and provided personal financial advice since 2014, he brings a wealth of industry knowledge, technical expertise and practical experience to his clients.

Vitaly takes a considered and analytical approach to financial advice, recognising that every client has unique circumstances, objectives and priorities. His focus is on developing tailored financial strategies, navigating the complexities of investment markets and helping clients build, manage and protect their wealth.

Combining technical proficiency with a commitment to long-term client relationships, Vitaly aims to provide clear, considered and practical advice that empowers clients to make informed financial decisions with confidence.

Education Qualifications and Registrations

- Bachelor's degree in Commerce (majoring in Finance and Financial Planning)
- Graduate Certificate of Taxation
- Holder of SMSF Specialist Adviser (SSA) designation
- Registered Tax (Financial) Adviser

Professional Associations

AIOFP membership.

Financial Services Your Adviser Provides

The financial services and products on which Vitaly can provide advice comprise:

- Deposit Products;
- Managed Investment Schemes including Unit Trusts, Investment Bonds, Direct Shares, Property Trusts, Growth Funds, Balanced Funds, Indexed Funds and Cash Management Accounts;
- Share Market Investments;
- Tax Effective Investments;
- Superannuation, including Allocated Pensions, Rollovers, Personal Superannuation, Company Superannuation and Self Managed Superannuation Funds;
- Retirement Planning including aged care and estate planning;
- Life Insurance Products, including Annuities, Term Insurance, Income Protection, Trauma and Total and Permanent Disability Insurance;
- Margin Lending (subject to client understanding of Margin Lending Gearing).

Fees and Charges

Our fees and charges vary according to the scope and complexity of the advice required. The scope of the work and the fees charged for services are agreed with clients prior to commencing work.

The Statement of Advice provided to you by your adviser will clearly set out all fees, charges and commissions payable.

Initial and Ongoing Advice Fees

Fees are charged according to the work undertaken by your adviser and may be charged on an hourly basis or as a flat fee. A fee may be charged for the initial work in developing and implementing a strategy, as well as for ongoing monitoring and reviews.

As a guide Vitaly's advice fees are $340 per hour plus GST.

Insurance Commission

Your adviser may receive upfront and ongoing commission for the personal insurance services they provide. Whilst there are a number of commission rates available, with effect from 1 January 2020, Life Insurance commissions are capped at 66% (including GST). Ongoing commission on Life Insurance is capped at 22% (including GST) on renewals.

Commissions are not an additional charge to you, they are paid by product providers for insurance or investment policies.

How is Vitaly Paid

Vitaly Golubciks is a professional adviser who receives payment for the advice and services provided. Your adviser will receive payment either by collecting a fee for service, receiving commissions, or a combination of both.

Gill and Co Advisory Pty Ltd Licensee Details

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Contact Details

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