

Services Directory



do it
yourself

service
partner

guided
support



GOLD SEAL

assisting
beyond
expectation

■ SYDNEY

■ MELBOURNE

■ GOLD COAST

COMPLIANCE LEGAL SERVICES HUMAN RESOURCES TRAINING EDUCATION

ALL ABOUT GOLD SEAL	▶ 3-4
DO IT YOURSELF	
Compliance Products	▶ 5-9
> Business Operations Manual	
> Compliance Tools	
> Advice Tools	
> Template Agreements	
> Compliance Calendar	
> Authorised Representative Management System	
> "Do It Yourself" AFS Licensing Kit	
Human Resources Products	▶ 10
> Human Resource Management System	
SUPPORT SERVICES	
Compliance	▶ 11-13
> AFS Licence Applications / Variations	
> Compliance Helpline	
> Compliance Support	
> External Risk Management & Compliance Audits	
> Compliance Consulting	
Human Resources	▶ 14-15
> HR/IR Helpline	
> HR/IR Consulting	
> Employment Agreement Customisation Service	
Legal Services	▶ 16
Education & Training	▶ 17-18

www.goldseal.com.au**Compliance and Legal**

Claire Wivell Plater
T: 02 8353 6604
E: clairew@goldseal.net.au

Charmian Holmes
T: 07 3162 4730
E: charmianh@goldseal.net.au

Audit Services

For General Insurance:
Valerie Baker
T: 07 5580 8499
E: valerieb@goldseal.com.au

For Financial Planning and Mortgage Broking:
Sonia Cruz
T: 02 8353 6608
E: soniac@goldseal.net.au

HR, Training and Education

Sheila Baker
T: 03 9510 5100
E: sheilab@goldseal.com.au

Kylie Taylor-Kinhead
T: 03 9510 5100
E: kylietk@goldseal.com.au

Gold Seal Risk Management Services Pty Ltd
Suite 2A / Lvl 2 140 William St East Sydney NSW 2011
PO Box 443 Potts Point NSW 1335 Australia
Telephone: +61 2 8353 6600
Facsimile: +61 2 8353 6699

Gold Seal Legal Pty Ltd
Suite 2A / Lvl 2 140 William St East Sydney NSW 2011
PO Box 443 Potts Point NSW 1335 Australia
Telephone: +61 2 8353 6600
Facsimile: +61 2 8353 6699

Gold Seal Practice Management Pty Ltd
Suite G09 / 22 St Kilda Road St Kilda VIC 3182
PO Box 3072 Ripponlea VIC 3185 Australia
Telephone: +61 3 9510 5100
Facsimile: +61 3 9525 0254

WHO IS GOLD SEAL?

Gold Seal are proud leaders in the design and implementation of compliance and risk management solutions - **helping financial services and credit intermediaries meet their licensing requirements and maintain professional standards.**

Operating since 1995, we provide an extensive range of legal, compliance and risk management, human resources and training and education products and services to financial services intermediaries of all types. Our clients include financial planners, life advisers, funds managers, insurance and mortgage brokers, underwriting agencies and all types of financial product distribution.

Our end-to-end service encompasses technical and regulatory advice, diagnosis and implementation through to performance management and business improvement.



WHO AND HOW WE HELP

Some key clients and relationships include:

- Steadfast Group, for whom we maintain all its Compliance and Human Resources Materials, and provide Compliance, HR/IR and Contract Review Helplines.
- Underwriting Agencies Council, which we assist with regulatory matters.
- Financial Planning Association, with whom we are a proud Professional Services Partner.
- Association of Independently Owned Financial Planners, for whose members we are the preferred compliance partner.
- Associated Advisory Practices for whom we assist intending members with licensing.
- Mortgage and Finance Association of Australia, with whom we have joint ventured to produce a Mortgage Broker Gold Book.
- ASIC – We are represented on the Business Advisory Committee to ASIC’s Licensing Division.

Our range of products and services enable you to choose whether to:

- **Do It Yourself** – Our manuals, tools and templates provide complete generic compliance and human resource management systems for AFS licenced businesses.
- **DIY with Guidance** – Our Helplines provide guidance when and in what areas you require.
- **Service Partner** – When used with our products, our extensive range of consulting, audit and legal services provide expert and highly cost-effective solutions.

The combination provides support in accordance with your needs and budget to assist you to maintain professional standards, comply with the AFS and Credit legislation and integrate best practice management into your business.

Proud Professional Services Partner to:



HOW OUR PRODUCTS AND SERVICES HELP YOU

Our products and services are scalable and suitable for use by businesses of all sizes:

- **AFS and Credit Licensees** – Our products and services assist you to obtain or vary your licence and establish compliant and effective business processes. We can also manage your ongoing compliance and HR management obligations for you - freeing you up to work with your clients and build your business.
- **Individual Advisers** – The Gold Book Business Operations Manual and our other products are indispensable guides to assist you to understand and fulfil your compliance obligations when advising clients.
- **Cluster, Dealer Groups and Aggregators** – Our products assist your in-house teams keep up to date and provide a best practice benchmark for your compliance and HR management. Our technical capability supports you in dealing with complex issues as they arise.

SAVE TIME AND EFFORT

While the AFS and Credit laws define the required standards for compliance and professionalism, businesses still need detailed operating policies, procedures and tools and templates to assist to implement the standards.

Gold Seal's generic set of customisable frameworks, guidelines and tools are an **invaluable base for businesses developing your own policies and procedures**. They significantly reduce the development and maintenance work effort and assist to ensure that all legal and practice requirements are met. If you have already developed your own procedures, our systems provide a **useful benchmark and a ready source of update and improvement material**.

HOW ARE WE DIFFERENT?

- **Specialist Expertise** – Our Technical Team are all practicing regulatory lawyers and our consultants are drawn from the industries that we serve.
- **You Own the Program** – All our products are provided in soft copy, and can be customised for your business. And if we part company, you keep everything we have provided to you.
- **Tailored Service** – We tailor our services to your needs – so you're not paying for something you don't use.
- **1 Months Cancellation** – If you're not happy with our service, you can cancel with only one month's notice.
- **Backed by Contract** – In the unlikely event that we make a mistake, we hold PI insurance coverage and our liability is not limited to the amount you paid us.

WHY CHOOSE GOLD SEAL?

Our expert Compliance and HR/IR Services offer:

- **More free time** to focus on core business and service your clients, safe in the knowledge that Gold Seal is looking after your compliance, professional risk management and HR/IR issues.
- With our in-house team, we can offer a **cost effective** legal services to you.
- **Comprehensive understanding** of your business issues with practising lawyers and consultants who have financial services industry backgrounds.
- **Regular updates** on changes in legislation to help you stay informed.

We give you practical processes to follow and help you to implement them in your business. Our integrated solutions assist to improve your efficiency and streamline your operations. **Your success is our success** - We established our leadership position by assisting beyond expectation. In the future our success will be dependent on yours - which means giving you much more than just advice.

Try us – you'll be surprised at the difference!

GOLD BOOK - BUSINESS OPERATIONS MANUAL

The Gold Book Business Operations Manual is an **indispensable guide** to operating a financial services advisory business.



- > Practical insights and tips
- > Footnoted for easy reference
- > Plain English, business friendly language
- > Easy reading for advisers and compliance staff
- > Base materials to use for your policies and procedures

Features

Using a business process framework, the Manual:

- Provides operating guidelines and standards for all aspects of licensees and adviser businesses.
- Integrates the applicable legal and compliance requirements.

“The basis of our system is the Gold Seal Manuals designed to suit our needs. You got us out of the blocks and we just did the hard yards ourselves. Now I guess the NEXT PHASE starts making sure we stay compliant.” East West Insurance Brokers (G. Rynenberg)

It is the only **complete summary of the legal and code of practice requirements** applying to financial and mortgage services businesses.

It comes in two parts – a Client Service Handbook for advisers and a Management Manual for the business managers.

Coverage

The Manuals cover **product and service delivery issues** such as marketing, advice, dealing, client identification privacy, conflicts, complaints and product research.

People issues such as organisational capacity are also covered (including responsible managers, authorised representatives and outsource provider arrangements).

Administration and financial issues such as financial adequacy and management, trust accounts, records management, technology management and business continuity are dealt with.

Finally, the Manual covers **corporate governance issues** including AFS licensing, risk management, compliance management, AML compliance and conflicts of interest.



Reputation

- The Insurance versions are the recognised industry standard for insurance brokers and underwriting agencies.
- Development of the Financial Planning version of the Gold Book was sponsored by MLC who use it for all their financial planning dealer groups.
- FOS uses the Gold Books for reference purposes when reviewing complaints.

NB: A Mortgage Broker version has been developed as a joint venture with the MFAA and is available from the MFAA.

COMPLIANCE TOOLS

The Business Operations Manual is supported by Gold Seal's comprehensive compliance tools which include the checklists, templates and registers that businesses need to comply with their AFS and Credit licence responsibilities.

- **Compliance Management Toolkit:**
 - Training Register
 - Incident and Breach Register Template
 - Monitoring and Supervision Calendar and Register
 - Consequence Management Register
 - Monthly and Annual Compliance Report Templates.
 - PI Adequacy Assessment Tool
- **Business Continuity Planner**
- **IT Strategy, Plan and Disaster Recovery Planner**
- **Business Planning Template**

Monitoring & Supervision Activity Calendar

Activity	State	Status	Responsibility	Jan-07	Feb-07	Mar-07	Apr-07	May-07	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07
State AFS	NSW	BC	CLUS												
State AFS	NSW	A	CLUS												
Product Research	NSW	A	CLUS												
Product Research	NSW	A	CLUS												

ADVICE TOOLS

Template disclosure documents, correspondence and other tools to improve and streamline the way you service clients.

- **FSG Template and Content Guide** - A detailed template and guide to preparing a Financial Services Guide.
- **SoA Template and Content Guide** - A detailed template and guide to preparing a Statement of Advice. [Insurance intermediaries only.]
- **SoA and RoA Template and Content Guide** - The template includes an SoA, SoA (incorporation by reference) and three RoA scenarios. [Financial Planners and Life Advisers only.]
- **Product Research Policy and Procedures** - Includes detailed research process, research criteria and an automated comparator. [Insurance brokers only.]
- **Client Service Templates** [Insurance brokers only] :
 - **Letter of Engagement** - A template letter to define the terms of the broker engagement.
 - **Standard Broking Letters and Manuals** - A suite of letters covering the entire broking process and incorporating all the AFS disclosure requirements.
 - **Client Service Template** - A template to assist to define your client services.
 - **Uninsured Risk Checklist** - A checklist to assist to manage the risks that your client does not choose to insure.

call us:
02 8353 6600

What to place an order?

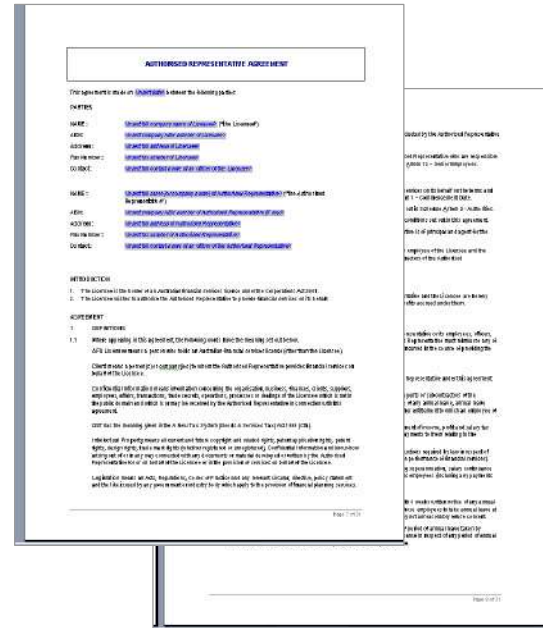
To place your order, visit www.goldseal.com.au and download the Compliance Product Order Form. For more information, contact Sydney office or email officeadmin@goldseal.net.au

TEMPLATE AGREEMENTS

Legal agreements are frequently required by AFS licensees to manage various relationships in accordance with the AFS legislation and employment laws.

Gold Seal’s template agreements include:

- **Employment Agreement** - A template employment contract, which incorporates the minimum benefits provided under the National Employment Standards (as from January 2010).
- **Authorised Representative Agreement** - A template for appointing Authorised Representatives and defining their authorisations, remuneration and the responsibilities and obligations of the Authorised Representative and the Licensee.
- **Distributor Agreement** - A template for appointing Distributors and defining their authorisations, remuneration and the responsibilities and obligations of the Authorised Representative and the Licensee. [Insurance intermediaries only.]
- **Referrer Agreement** - A template for appointing Referrers and defining their remuneration and the responsibilities and obligations of the Referrer and the Licensee.
- **Outsource Agreement** - A template for managing outsource service providers including setting service standards and key performance indicators.



Customisation

We can also customise these agreement templates to suit your business needs. For a quotation, call **Charmian Holmes** on 07 3162 4730 or email charmianh@goldseal.net.au

For customisation of the Employment Agreement see page 15.

call us:
02 8353 6600

More information?
To discuss how we can help, call **Charmian Holmes** on 07 3162 4730 or email charmianh@goldseal.net.au

COMPLIANCE CALENDAR

Gold Seal's Compliance Calendar worksheet lists all the tasks that need to be undertaken in order to manage the AFS licence and legislative requirements.

The Calendar provides the ability to:

- Identify each applicable requirement (and add any additional requirements for your business).
- Allocate responsibility for managing the requirement.
- Identify how frequently the task needs to be performed and when it is to be done.
- Estimate the time that will be required which enables you to understand the time and cost of compliance in your organisation.

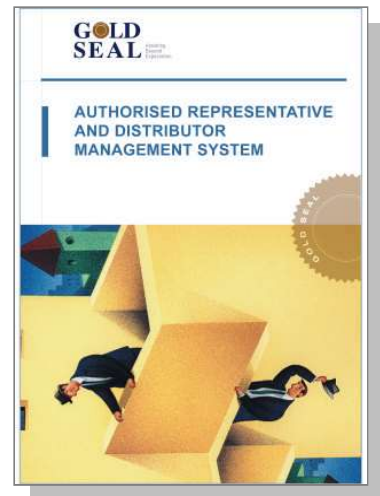
COMPLIANCE CALENDAR TEMPLATE						
Scheduled Compliance Activities						
Id	Description	Type	Interval	Category	Process Responsibility	Instructions
Authorised Representative						
1	Review Authorised Representative's compliance	Task	Monthly	Compliance		Review the compliance of all or a random selection of ARs with a Licence holder on an ongoing basis. Use appropriate techniques e.g. random sampling, data audit, file review etc.
2	Check compliance with Authorised Representative, Representative Variation and Revocation Procedures	Task	Quarterly	Compliance		Check that procedures for appointing, varying and revoking authorised representatives have been complied with.
3	Appointment of an AR	Event		Compliance		Report the ASIC, following all AR appointment processes, including cross-employment of services. Notify ASIC of AR appointment within 10 business days using form F204 of requests.
4	Change to AR Details or Authorisation	Event		Compliance		Notify ASIC within 10 business days (if requested) of the following changes: • Name • Principal Business Address • Director • ARs
5	Termination of an AR	Event		Compliance		Notify ASIC within 10 business days using F207 (if requested).

To automate compliance management, the Calendar can readily be incorporated into any workflow system.

AUTHORISED REPRESENTATIVE AND DISTRIBUTOR MANAGEMENT SYSTEM

Gold Seal's comprehensive Authorised Representative and Distributor Management Toolkit contains comprehensive procedures and tools for all areas of Authorised Representative management. It's coverage includes:

- **Appointment and Termination** - applications, cross endorsements, authorisations, notifications to ASIC and record keeping.
- **Training and Accreditation** requirements.
- **Monitoring and Supervision** - selecting the appropriate method, preparing, planning and conducting monitoring, appropriate escalation levels and record keeping.
- **Consequence Management** - remediation as well as grading and sanctions.
- **Breach Management** - guidance on reporting to ASIC.
- **Review and Analysis** - to enable continuous improvement.



The Toolkit includes over 35 templates covering each of these areas including templates for managing and conducting monitoring and supervision.

Benefits

- Take the work out of developing your own procedures and tools.
- Professionally developed, industry accepted monitoring and supervision processes.
- A complete system, including consequence management, as required by ASIC guidelines.

call us:
02 8353 6600

More information?

For more information about how we can assist with Authorised Representative & Distributor Management, call **Claire Wivell Plater** or email clairew@goldseal.net.au.

“Do-It-Yourself” AFS LICENSING

Gold Seal has condensed our knowledge and experience into a ‘Do It Yourself’ Kit - so you can **prepare your own licence application.**

Our DIY Kit is suitable for small to medium sized insurance broking and financial planning **businesses seeking straightforward authorisations.**

“Do-It-Yourself” AFS Licence Kit

This product contains:

- Template Core Proofs
- Template Additional Proofs
- Guidance on completing the Online Application

If your business is complex or requires multiple authorisations, you may also need some technical assistance from us, which we would be only too pleased to provide.



Additional Services (optional):

- **Criminal History and Bankruptcy Checks** for your nominated Responsible Managers and other staff.
- **Preparation of Core Proofs** provided by a qualified and experienced Gold Seal consultant.
- **Preparation of Additional Proofs** provided by a qualified and experienced Gold Seal consultant.
- **AFS Technical Support** and technical advice from our team of licensing experts. For example, advising what authorisations you need, assisting to select Responsible Managers, answering ASIC's requisitions, etc. We charge an hourly rate for this service.

Features

- **Save money** by using our ‘tried and true’ DIY Kit to prepare your own AFS licence application.
- **Save time** by following our step-by-step instructions on completing the online Licence Application and using our templates to prepare your Proofs. No need to wade through the ASIC Kits and Regulatory Guides!

call us:
02 8353 6600

More information?

For more information on how we can assist with your AFS licensing needs, call Sydney office or email officeadmin@goldseal.net.au

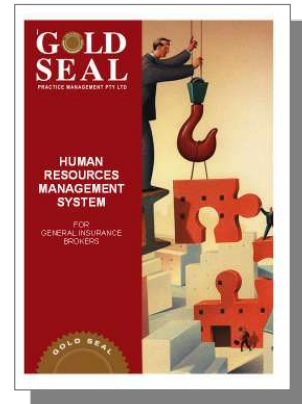
HUMAN RESOURCE MANAGEMENT SYSTEM

Gold Seal's comprehensive HR Management System is designed to assist with your people management responsibilities and to help navigate the Human Resources maze.

Clearly written and offering easy to follow procedures, it contains guidelines and over 30 practical tools which assist you to **manage staff effectively and comply with employment legislation**. It is continuously updated for current industrial relations changes.

The System includes:

- HR Guidance Manual
- Induction Handbook
- Employee Handbook
- OH&S Handbook



NOTE: Our Employment Agreement template is included in the Human Resources Management System and also available for separate purchase (see page 7). Gold Seal can also help customise this template to suit your business (see page 15).

call us:
03 9510 5100

More information?

For more information, call **Sheila Baker** or email sheilab@goldseal.com.au

AFS LICENCE APPLICATIONS / VARIATIONS

Comprehensive and expert support in applying for or varying your AFS Licence – suitable for businesses who do not have the time to use our DIY AFS Licensing Kit and businesses with complex and extensive authorisations.

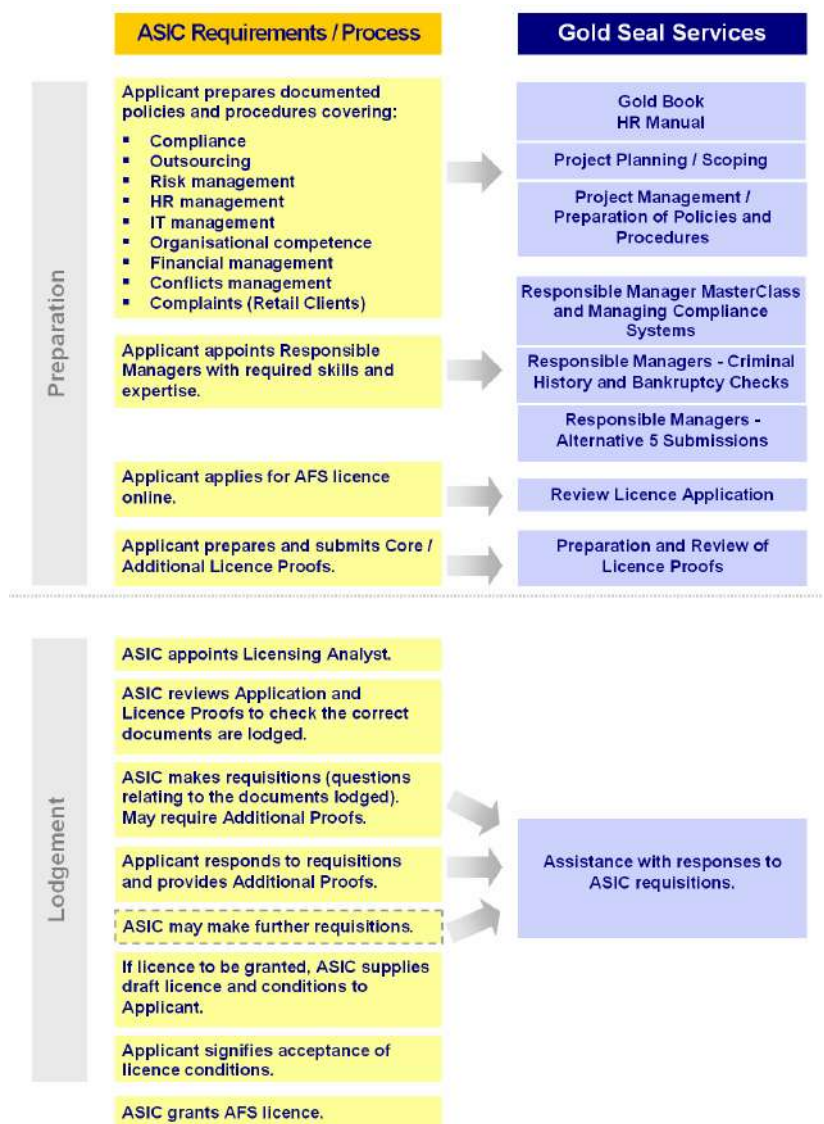
Our services include:

- Initial Guidance / Project Plan –**
 A customised Project Plan to guide and manage you in preparing the business systems required to comply with the AFS legislation. We identify your requirements, locate source material and assist you to plan the work.
- Licence Application Review –**
 We check the on-line application before lodgement with ASIC.
- Proofs –** We review proofs and documented business procedures before submission of the AFS licence application to identify any gaps and advise how to rectify them. This significantly speeds up the application process.
- Technical Support –** If you need more support, we can prepare the proofs and business systems.
- Requisition Support –** We assist you to respond to any requisitions made by ASIC after submission of your AFS Licence Application.

Track Record

We have successfully assisted over 100 clients obtain or vary their licence.

Our thorough approach is well known to and appreciated by ASIC – we find that this minimises requisitions and expedites ASIC’s response time.



“We believe that the speed of the turnaround by ASIC [in granting us our licence] was very much due to the fantastic job done by Sonia & Jaime. Well done!!!” GGBWealthcare Pty Ltd (S. Gross)

call us:
02 8353 6600

More information?

To discuss how we can support your AFS licensing needs, call Sydney office or email officeadmin@goldseal.net.au

COMPLIANCE HELPLINE

This annual subscription service offers fast and reliable information about AFS licence, regulatory and compliance issues.

Features

- Open between 9am and 5pm (EST)
- 3-hours of telephone or email queries
- Supported by legally trained compliance experts
- Quotes are available for complex queries requiring more extensive advice or support

"I would like to commend Gold Seal on the Compliance Helpline service. I call Jaime for advice from time to time, and she is excellent. She is very personable and really knows her stuff and provides great support. I'm sure we will see each other around the traps, and thanks for the ongoing support." Master Builders Associations Australia (I. Parkinson)



Common queries include:

- > **Disclosure – remuneration, SoAs, FSGs**
- > **Conflicts of interest**
- > **Breaches – Is it a breach? What to notify?**
- > **Corporate structuring**
- > **Authorised representatives**

COMPLIANCE SUPPORT

What we provide

- A dedicated Compliance & Risk Management Support Consultant
- In-depth understanding of your businesses and the AFS licensing requirements.
- Pragmatic "hands on support"

You may only need a small amount of support or you may wish to outsource all your compliance management to us.

We tailor a package to meet your support needs.

How we can help

We tailor the service to your needs – some of the ways in which we have assisted clients include:

- Developing and improving compliance management systems
- Developing and refining a Compliance Calendar to manage compliance activities
- Ongoing monitoring of calendar activities
- Improving compliance culture
- Attending compliance meetings to provide onsite advice
- Updating operating procedures to adapt to changes
- Implementing audit recommendations and/or remediation

Our fees are based on the level of support you need. We are happy to scope your requirements and provide a no obligation quotation.

call us:
02 8353 6600

More information?

To discuss how we can support your compliance needs, call **Claire Wivell Plater** or email clairew@goldseal.net.au.

EXTERNAL RISK MANAGEMENT & COMPLIANCE AUDITS

Regular audits of your compliance, risk management and professional practice assist you to measure your progress, up grade your business and continually improve. Our comprehensive audit methodology assists to ensure your business has appropriate compliance measures. Our report diagnoses areas for improvement and provides you with a prioritised action plan.

Process

The Audit examines all aspects of your business operations and financial services activities. It starts with a site review which includes a management briefing on the organisation and a review of office procedures, compliance measures and corporate governance.



Report

A comprehensive report is provided 21 days after the site review – it:

- Records the auditor's findings.
- Makes suggestions for remedying areas of non compliance and opportunities for improvement.
- Provides a suggested priority for planning any remediation work and continuous improvement processes and procedure.
- Scores and measures compliance and effectiveness, using a weighted scoring system.

Benefits

- Measure adherence to your business processes and the regulatory requirements
- Identify potential compliance breaches and risk management issues

“Thank you - the manner in which the audit was conducted and the presentation of the final report has exceeded my expectations ... the shareholders are very impressed and believe this has been money very well spent! Once again a very good job by Gold Seal!” Bowling Club Insurance Brokers (K Ferguson)

More information?

For more information about External Compliance Audit call:

Valerie Baker on 07 5580 8499 or email valerieb@goldseal.com.au [For General Insurance]

Sonia Cruz on 02 8353 6600 or email soniac@goldseal.net.au [For Financial Planning and Mortgage Broking]

COMPLIANCE CONSULTING

Gold Seal consults on all aspects of compliance, risk management and corporate governance. Some of our consulting assignments have included:

- Reviewing and designing compliance management systems
- Designing and establishing product distribution systems
- Professional risk exposure reviews, including contractual exposures.

We charge according to the time we spend on your affairs. We always provide quotations in advance.

call us:
02 8353 6600

More information?

For more information about Compliance Consulting, call **Claire Wivell Plater** or email clairew@goldseal.net.au.

HR / IR HELPLINE

This subscription service offers fast and reliable information about human resource management and industrial relations issues.

Features

- Open between 9am and 5pm (EST)
- 3-hours telephone or email queries
- Supported by HR/IR professionals
- Quotes are available for complex queries requiring more extensive advice or support.

Common queries include:

- > Leave entitlements – holidays, sick, maternity, study etc
- > Training requirements
- > Employee agreements and their clauses
- > Rates of pay
- > Performance management and counselling
- > Employment status: casual vs. permanent part time vs. contracts
- > Terminations

HR / IR CONSULTING

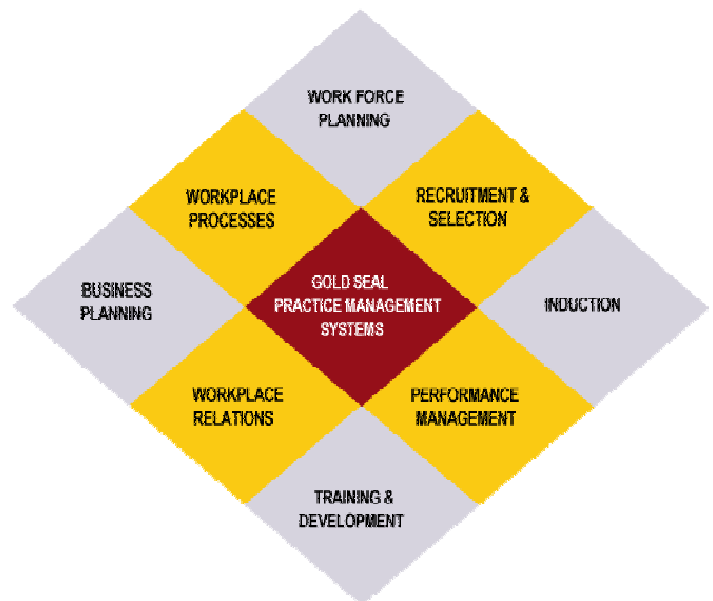
Our specialist human resources / industrial relations consultants provide individual business guidance and work with you to manage all or any part of your human resource management requirements.

Our Services include:

- HR Audits and Gap Analysis
- Recruitment and selection
- Employee entitlements and contracting
- Induction
- Performance management
- Management of training and development
- Counselling and/or termination processes

Benefits

- Free up time and energy to focus on your core business.
- Information and practical advice on all facets of contemporary HR management and Industrial relations.



We charge according to the time we spend on your affairs. We always provide quotations in advance.

“Thank you for having such brilliant associates- Sheila was a fantastic help, our HR issues seem to have disappeared. Thanks again!” IJD Insurance Brokers

call us:
03 9510 5100

More information?

To discuss how we can support your HR/IR needs call **Sheila Baker** or **Kylie Taylor-Kinkead** or email hrservices@goldseal.com.au

EMPLOYMENT AGREEMENT CUSTOMISATION SERVICE

Fast and cost effective assistance to adapt Gold Seal's standard Employment Agreement Template for your business.

How does the service work?

You complete our questionnaire which tells us about your employment conditions.

We review your information to ensure that it meets the minimum requirements, discuss any necessary changes with you and then customise the Agreement to suit your business conditions.

Most businesses should need to use the service only once (or at most twice) as, once it has been customised for your business, the Agreement will be suitable for all employees of the same type.

We can customise your employment agreement for:

- Administrative staff
- Advising staff

Let us take the work out of:

- > **Minimum legislative requirements**
- > **Preferred working hours**
- > **Home based work**
- > **Remuneration options**
- > **Leave Entitlements**
- > **Training and CPD**
- > **Family Friendly Work Practices**
- > **Restraints and Confidentiality**

Extra features:

- > **Guidance on employee benefits**

call us:

03 9510 5100

More information?

To arrange for us to customise your Employment Agreement, call **Sheila Baker or Kylie Taylor-Kinkead** or email hrservices@goldseal.com.au

LEGAL SERVICES

Our incorporated legal practice, Gold Seal Legal, is a boutique service **specialising in legal and regulatory support for financial services and credit intermediaries.**

We pride ourselves on our comprehensive knowledge of financial services and credit law and regulation. Our reputation is unparalleled for pragmatic and solution focused advice.

We focus on the implications for your business (not just what the law says) and we present our advice in concise plain language.

We offer fast efficient delivery. Our low cost structure and niche specialisation enable us to offer fiercely competitive pricing, well below providers with similar expertise.



Our Services

<p>Compliance Signoffs</p> <ul style="list-style-type: none"> > FSG, PDS, SoA > Promotions and advertising > Product material 	<p>Regulatory Advice</p> <ul style="list-style-type: none"> > Reporting Breaches > ASIC Liaison and Investigation > Enforceable Undertakings 	<p>FSR Advice</p> <ul style="list-style-type: none"> > Authorisations and Exemptions > Class Orders / Relief Applications > New Applications > Authorised Representatives > Corporate Structuring
<p>Agreements</p> <ul style="list-style-type: none"> > Distribution Arrangements > Authorised Representatives > Spotters / Referrers > Outsource Services > Employment 	<p>Dispute Resolution</p> <ul style="list-style-type: none"> > Complaints to FOS > Professional Negligence > PI Insurance Coverage 	<p>Corporate Advisory</p> <ul style="list-style-type: none"> > Portfolio Acquisitions > Management Buy-outs > Sale of Business > Incorporation / Set Up > Joint Ventures / Strategic Alliances

Cost

We charge according to the time we spend on your affairs, and to a lesser extent, the complexity of the problem. We like to have a general retainer with our clients so that we can respond to clients promptly. We are happy to provide quotations in advance for each matter that you entrust to us.

Try us – you'll be surprised at the difference.

call us:
02 8353 6600

More information?

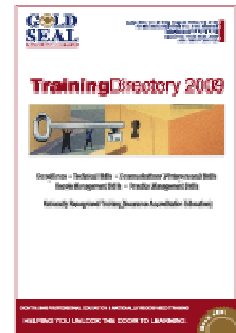
To discuss how we can support your legal needs, call **Charmian Holmes** on 07 3162 4730 or email charmianh@goldseal.net.au

PROFESSIONAL DEVELOPMENT

The Tier 1 and Tier 2 requirements were designed as minimum standards for advisers dealing with the public, rather than to produce workplace-skilled employees.

Gold Seal's workshops and distance learning programmes close the gap between mandatory qualifications and competent workplace skills, both technical and communication.

We use high quality facilitators who are qualified in all appropriate disciplines, including adult learning. Their career backgrounds in appropriate industries ensure their delivery is highly relevant to the workplace.



NATIONALLY RECOGNISED TRAINING

Gold Seal Practice Management is a Registered Training Organisation (RTO). We are a private provider of Nationally Recognised Training, offering a sound alternative for insurance broking education.

We currently offer the following:

- Certificate IV in Financial Services
- ASIC Tier 2 accreditation for General Insurance
- ASIC Tier 1 accreditation in Insurance Broking
- Diploma of Financial Services (Insurance Broking).



As each student has a unique combination of skills, knowledge and experience, we create a personal learning pathway for every student as part of the enrolment process.

Each module in our nationally recognised training programmes can also be used towards industry association professional development requirements. Our students frequently comment on the quality of Gold Seal's materials, ease of use and enrolment processes.

“We all found your session informal when it should have been, informative, stretching the brain cells, interactive and overall one of the best sessions we have been to. The time flew so quickly. We hit on many interesting and timely subjects. Plus we all had fun! “ (Insurance Broker Client – Tasmania)

TRAINING DELIVERY OPTIONS




In-house Training and Tailored Courses

While our workshops are regularly scheduled for public courses, any of our courses can be conducted in-house especially for your team. This has the advantage that:

- We can make the course relevant to your own workplace;
- The interaction between the participants is freer; and
- Discussions can be specific to your business.



To cater for your individual training requirements, Gold Seal's talented instructional designers can design customised training on just about any subject you can imagine. We tailor courses to your requirements for duration / PD hours (where practicable), course content and delivery style.

Category	Course Name	PD Hrs			
Compliance	Managing Compliance Systems	6	✓	✓	
	Managing Conflicts of Interest	3		✓	
	Responsible Manager MasterClass	6	✓	✓	
	Insurance Brokers & General Insurance Codes of Practice	4	✓	✓	✓
Technical Skills	The 'E.A.G.E.R' Broker	3.5	✓	✓	✓
	The Facts about the Insurance Contracts Act	4	✓	✓	
	Gold Class Broking 1	6.5	✓	✓	
	Gold Class Broking 2	7	✓	✓	
Nationally Recognised Training	Tier 2 Accreditation for General Insurance Products	Yes	✓	✓	✓
	Tier 1 (Insurance Broking) Accreditation	Yes	✓	✓	✓
	Certificate IV in Financial Services (includes Tier 2 Accreditation)	Yes			✓
	Diploma of Financial Services (Insurance Broking) (includes Tier 1 Accreditation)	Yes			✓
Communication & Interpersonal Skills	Building Client Relationships	6		✓	
	Business Writing	3		✓	
	Conflict Resolution	3.5		✓	
	Consultative Selling	6		✓	
	Managing Client Services	6		✓	
	Managing Personal Effectiveness	3		✓	
	Negotiation Skills	4		✓	
	Presenting with Confidence	4-6		✓	
	Telephone Communication	3		✓	
People Management Skills	Essential Human Resources Practices	6		✓	
	Fair Treatment in the Workplace	3	✓	✓	
	Hiring and Retaining Quality Staff	6		✓	
	Managing People for Business Results	3-6	✓	✓	
	OH&S in the Office	3		✓	
	Performance Counselling	4		✓	
Practice Management	Demystifying Business Planning	6		✓	



Public Courses
Facilitator-Led Workshop



In-house Training
Facilitator-Led Workshop
Call us for a quote



Distance Learning
Electronic Delivery or
Printed Materials

call us:
03 9510 5100

More information?

For more information about our education and training courses and a delivery option that suits your needs, call **Sheila Baker** or email training@goldseal.com.au