

Adviser Profile

David Myers CFP®

Authorised Representative Number 242772

Insure Invest Pty Ltd

Corporate Authorised Representative Number 297496

This document forms part of and should be read in conjunction with the Orbe Solutions Pty Ltd Financial Services Guide (FSG)

I am a Sub Authorised Representative and Director of Insure Invest Pty Ltd ("my Practice") which is a Corporate Authorised Representative (No. 297496) of Orbe Solutions Pty Ltd.

I have worked in the financial services industry since 2002 and became an adviser of Orbe Solutions Pty Ltd on 2 April 2022. I am a member of the Financial Planning Association (FPA), the Association of Financial Advisers (AFA) and the SMSF Association.

Qualifications

I hold the following qualifications:

- Advanced Diploma of Financial Planning
- Diploma of Financial Planning
- Certificate of ASX Securities
- Certificate of Margin Lending
- Self Managed Superannuation Fund Specialist
- CERTIFIED FINANCIAL PLANNER®
- Ethics & Professionalism in Financial Advice
- FASEA Financial Adviser Exam

Your Best Interests

I will act in your best interests at all times and I am bound by the law and also the Codes of Conduct of the Australian Association of Financial Advisers, Code of Professional Practice of the Financial Planning Association and the FASEA (Financial Adviser Standards and Ethics Authority) Code of Ethics.

I am committed to providing you with quality financial advice and a wide choice of products and/or services to suit your individual circumstances.

Services I Can Provide

I can provide financial advice and deal in financial products in relation to the following areas:

- Financial Planning
- Risk Insurance
- Managed Investments
- Superannuation and Retirement Planning
- Margin Lending
- Self-Managed Superannuation Funds
- Securities
- Tax (Financial) Adviser
- Estate Planning Strategies

My Remuneration

The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a statement of advice including implementation of that advice will depend upon the nature and complexity of the advice and or service provided. You will be charged a fee-for-service for this. If we provide advice for insurance, this involves the payment of Brokerage/Commission and may cover the cost of your advice document.

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all forms of remuneration that will apply. Full details of all fees and/or commissions will be outlined in the statement of advice that I will provide to you.

The relationship between Orbe Solutions Pty Ltd and the Practice is a cost sharing agreement. This agreement stipulates that 100% of remuneration is paid to the practice. Orbe Solutions Pty Ltd will invoice the practice for their share of costs incurred by Orbe Solutions Pty Ltd in operating the licence.

I am paid a salary and receive a profit share in the form of distributions by the Practice.

Fees and/or commissions payable are separated into either initial or ongoing fees or commissions.

For initial advice, including the preparation of a Statement of Advice, the fee starts at \$1,100 (incl. GST) however this fee will vary depending on the complexity of the advice and the number of entities involved in the advice – for example, discretionary trusts, companies and self-managed superannuation funds.

Any ongoing fees can range up to 1.1% (including GST) of the investment amount or can be an agreed fee which will be reviewed annually.

If the practice is paid an initial commission for insurance products, it will receive 0% to 66% on the premium of the insurance. If the practice is paid an ongoing commission for insurance products, it will receive 0% to 22% on the premium of the insurance. This is not applicable where insurance is placed as a group risk policy inside superannuation or where the policy is for the benefit of the member of a default fund.

The following examples illustrate how the fees and commissions are calculated.

With a flat Statement of Advice fee of \$2,200, the Practice would receive \$2,200.

With a 1.1% Adviser Service Fee paid on a \$150,000 investment, the Practice would receive \$1,650.

On a \$3,300 per annum ongoing adviser service fee, the Practice would receive \$3,300 per annum.

On a \$1,000 annual insurance premium with an initial commission of 66%, the Practice would receive \$660.

On a \$1,000 annual insurance premium with an ongoing commission of 22%, the Practice would receive \$220.

Referral Arrangements

Neither Insure Invest Pty Ltd or DMA Financial Strategists will pay a third party nor receive payments from a third party for any referrals.

My Associations

At the date of my advice, I, my employer and/or associated entity have no material shareholdings in any product providers.

My Contact Details

Business Address

33 Fullarton Road
KENT TOWN SA 5067

Postal Address

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KENT TOWN SA 5071

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