

FINANCIAL SERVICES GUIDE

Our guide to assisting you with your financial needs

Orbe Solutions Pty Ltd

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PURPOSE

The Financial Services Guide (FSG) explains the financial services and advice provided by Orbe Solutions Pty Ltd and your Financial Adviser (Adviser), who is an authorised representative of Orbe Solutions Pty Ltd. The FSG provides information on what to expect during the financial advice process including the types of documents you are likely to receive, how we manage privacy, related parties and potential conflicts of interests, and how we manage complaints.

The Adviser Profile contains important information about your Adviser including their relevant authorised representative number, qualifications, experience, areas of authorisation, how they get paid and fees that you may be charged. If you have not received an Adviser Profile, please ask your Adviser for a copy or contact us directly.

Please take the time to review both the FSG and the Adviser Profile before engaging our services.

Lack of Independence

Orbe Solutions Pty Ltd is not owned by any bank, product provider or insurance company.

However, because Orbe Solutions Pty Ltd and its Authorised Representatives receive commissions from life insurance companies, neither financial services businesses are independent, impartial or unbiased. The Corporations Act states that if a Licensee or an Authorised Representative receives commissions from a product issuer it cannot claim to be independent, impartial or unbiased.

ABOUT US

Our Advisers provide financial advice and services on behalf of Orbe Solutions Pty Ltd and accordingly we are responsible for the financial advice and services they provide.

Our Advisers are committed to providing quality financial advice and a wide choice of products and/or services to suit individual client circumstances.

Our Advisers' are obliged by law to act in your best interests and provide appropriate advice, when providing financial advice to you.

As part of our commitment to you, Orbe Solutions Pty Ltd Advisers adhere to the Code of Conduct of the Financial Planning Association of Australia (FPA) and the Financial Adviser Standards and Ethics Authority (FASEA) Code of Ethics.

Orbe Solutions Pty Ltd maintains an Approved Product List (APL). Subject to attaining required accreditation, your Adviser is able to recommend any product on the Orbe Solutions Pty Ltd APL. There may be instances where your Adviser will need to consider products outside of the APL. In these cases, your Adviser may apply to Orbe Solutions Pty Ltd's Responsible Manager to obtain approval.

FINANCIAL SERVICES AND PRODUCTS WE CAN PROVIDE

Orbe Solutions Pty Ltd can offer the follow services and products. Your Adviser’s specific authorisations are included within their personalised Adviser Profile.



Superannuation and Retirement Planning

Self-Managed Superannuation

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Personal Superannuation

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Pensions and Annuities

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Industry and Public Sector Superannuation

•

Centrelink/Veterans’ Affairs Assistance

•

Aged Care



Wealth Creation and Investments

Listed Securities (Shares and other products)

•

Exchange Traded Products

•

Managed Investments

•

Investment Bonds

•

Debentures

•

Cash and Term Deposits



Wealth Protection

Term Life Insurance

•

Total and Permanent Disability (TPD) Insurance

•

Trauma Insurance

•

Income Protection Insurance

•

Business Insurance

•

Insurance Claims Assistance



Other Financial Planning Services

Budgeting and Cashflow Management

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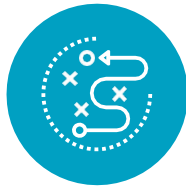
Debt Management

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Estate Planning Assistance

THE ADVICE PROCESS AND DOCUMENTS YOU MAY RECEIVE

Your Adviser will guide you through the advice process. This includes the following steps:



Engagement and Discovery

In the initial stages of the advice process your Adviser will work with you to define your financial goals and objectives, and gather relevant information required to provide you with appropriate advice.

Your Adviser will generally collect relevant information within a **Client Data Form** and file notes. You can expect to be asked questions related to your income, expenses, assets, liabilities, insurances and superannuation. It is important that you provide accurate information and keep your Adviser informed of any changes to your relevant circumstances. A declaration section is included to enable you to consent to your personal information being collected and stored. Please refer to the 'Privacy' section for more information on how we manage your privacy.

Where your goals relate to investment or superannuation advice your Adviser will also work with you to define your level of risk tolerance. A **Risk Profile Questionnaire** is generally used to document and agree upon your level of risk tolerance.

Your Adviser may also use an **engagement document** to define the arrangement with you, and fees that may apply.

Your Adviser will also need to verify your identity to comply with Anti-Money Laundering and Counter Terrorism Financing laws.

Strategy and Personal Advice

After obtaining relevant information, your Adviser will conduct research and develop a strategy to assist you to meet your goals and objectives. The strategy is typically developed using specialised financial planning software.

Where personal financial product advice is being provided, the strategy will be documented in a **Statement of Advice**. The Statement of Advice will include the basis of the advice, explanation of strategies and products recommended and relevant disclosures including costs of advice and products. The Statement of Advice includes an authority to proceed section where you can consent to proceed with the recommendations.

Where a financial product has been recommended, you will generally be provided with a copy of the relevant **Product Disclosure Statement (PDS)**. The PDS includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

Implementation

Where you elect to proceed with the recommendations your Adviser will work with you to implement the strategy. This may include liaising with various insurance, superannuation or investment product issuers.

Where the recommendations include the purchase of a new financial product, your Adviser will work with you to complete the relevant **Product Application Form**. This may be online, or paper based.

Where the recommendations include the purchase of an insurance policy, you may also need to complete a **Health Questionnaire**. This could be online, paper-based or over the phone. It is important to disclose any health or personal matters truthfully. Failure to disclose certain matters may result in a claim being denied.

GENERAL ADVICE

Your Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will give you a warning when they provide you with general advice. You should consider whether you need personal advice which takes into account your individual situation before you make any decisions.

FURTHER ADVICE

Depending on your relevant circumstances, you may require further advice such as adjustments to superannuation contributions, insurance benefit amounts, or a review of your strategy.

Further advice can generally be documented in a **Record of Advice** and relevant file notes. In some instances a Statement of Advice may be required. You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

An **Ongoing Fee Arrangement** may be used to formalise the ongoing services that your Adviser has agreed to provide for a fee.

Where you have entered into an ongoing fee arrangement for a period of greater than 12 months, you will receive a **Fee Disclosure Statement** (FDS) annually. The FDS will detail services and fees paid for the previous 12-month

period, and the services offered and estimated fees for the next 12 months. To ensure the ongoing fee arrangement continues, you will be required to confirm in writing annually.

Confirmation may also include the requirement to sign a **Consent Form** that is provided to your relevant investment or superannuation provider.

Alternatively, you may agree to a **Fixed Term Arrangement** with your Adviser. This arrangement will outline the services you will be provided for a fee over a specific term not greater than 12 months. In this case, you will not be provided with a FDS. You may be required to sign a Consent Form where the fee is deducted from superannuation.

You may cease any fee arrangements or disengage from your Adviser by providing written notice to your Adviser or product issuer.

How to provide instructions

Your Adviser may accept your instructions by phone, letter or email. In some instances, your Adviser can only accept written instructions from you and they will let you know when this occurs.

REMUNERATION

Before providing you with advice, your Adviser will discuss with you the fees that apply and explain any benefits we receive.

Your Adviser

The cost of providing financial advice or service will depend on the nature and complexity of the advice, financial product and/or service provided. Your Adviser or the financial planning business may be remunerated by:

- Advice and service fees paid by you; and/or
- Commissions paid by insurance providers.

These fees can be collected either directly from you or, if you prefer, via the product you are invested in.

Please refer to the Adviser Profile for detailed estimates and ranges of fees and commissions. All fees and commissions are initially paid to Orbe Solutions Pty Ltd before being distributed to your Adviser or to the financial planning business.

Your Adviser may also receive non-monetary benefits which include benefits of less than \$300, benefits related to education, training and provision of software related to financial products being recommended.

Any referral arrangements or related party arrangements your Adviser has in place will be disclosed in the Adviser Profile and your Statement of Advice.

The Licensee

Orbe Solutions Pty Ltd receives a flat fee from your Adviser for the provision of services required under its Australian Financial Services Licence.

Our Relationships

Neither your Adviser nor the Licensee has any association or relationship with the issuers of financial products. The Licensee will, where possible, negotiate discounts through product issuers on our clients' behalf and these fee reductions will be applied directly to clients investment balances.

Your Adviser may also hold shares in Orbe Solutions Pty Ltd which may influence, or be seen to influence, the advice that they provide you. Your Adviser will disclose any relevant shareholding and any other potential conflicts within the Adviser Profile and/or advice document.

COMPLAINTS

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Contact Orbe Solutions Pty Ltd to discuss your complaint.

Phone 08 8364 7100

Email Revenue@orbесolutions.com.au

Mail Claims
Orbe Solutions Pty Ltd
PO Box 2215
Kent Town SA 5071

2. We will acknowledge receipt of a complaint immediately. Where this is not possible, acknowledgement will be made as soon as practicable.
3. We will investigate the complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution.
4. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Phone 1800 931 678

Online www.afca.org.au

Email info@afca.org.au

Mail GPO Box 3
Melbourne VIC 3001

Compensation arrangements

We have Professional Indemnity Insurance cover in place that complies with the Corporations Act 2001.

PRIVACY

Your Adviser is required to maintain documentation and records of any financial advice give to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your Adviser. In this case your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may not be able to provide you with the advice you require.

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers.

We may engage third party service providers to assist in the provision of products or services. Some services may require disclosure of personal information to service providers outside Australia. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents for Orbe Solutions Pty Ltd Advisers.

Your Adviser may enter into their own outsourcing arrangements. If so, your Adviser will disclose these arrangements separately to you.

Orbe Solutions Pty Ltd respects our privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle personal information we can provide you with a copy of our Privacy Policy on request.

HOW TO CONTACT US

Orbe Solutions Pty Ltd

PO Box 2215
Kent Town SA 5071

Phone 08 8364 7100
Email Revenue@orbesolutions.com.au

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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") trading as DMA Financial Strategists, 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 Advice Association Australia (FAAA) and the SMSF Association.

Qualifications

I hold the following qualifications:

- Graduate Diploma in Applied Finance
- 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 Code of Conduct of the Australian Association of Financial Advisers, Code of Professional Practice of the Financial Planners and Advisers 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 license.

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 51 Beulah Road
NORWOOD SA 5067

Postal Address PO Box 68
KENT TOWN SA 5071

Phone: 08 8363 3366
Fax: 08 8363 0033
Mobile: 0415 792 367
Email: david@dmafs.com.au
Website: www.dmafs.com.au