



FINANCIAL SERVICES GUIDE

DATE: 6 JUNE 2019

This Adviser Profile is Part 2 of the Financial Services Guide (FSG) and should be provided to you with FSG Part 1. These two documents (Part 1 and 2) complete the FSG. This Adviser Profile sets out my contact details, professional details, the services and products I provide and how I am paid. Most importantly it's a snapshot of who I am and how you can contact me.

MY DETAILS

Name	David Gates
Business Name	DCG Risk Advisory Pty Ltd ATF Gates Trust T/As Gates Risk Management
Address	72 Wimborne Avenue, Mount Eliza VIC 3930
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Email	david@grmadvice.com.au

DCG Risk Advisory Pty Ltd ATF Gates Trust T/Ss Gates Risk Management (Rep No.341149) has been appointed as a corporate authorised representative of Affinia Financial Advisers Limited, AFSL No. 237857. The contact details of Gates Risk Management are as above. I, David Gates, have also been appointed as an authorised representative of Affinia to provide financial services on its behalf.

Authorised Representative Number: 300477

Qualifications

- Diploma of Financial Services (Financial Planning)
- Chartered Life Practitioner (ChLP)

Experience

- David has over 30 years' experience as a financial planner

How to provide me your instructions

You may specify how you would like to give me instructions on buying or selling the financial products listed under "My financial services" by telephone, fax or email. Please refer to my contact details above.

MY SERVICES

I am authorised to provide the following services:

- Financial Advisory / Planning
- Life Insurance Advice
- Investment Advice
- Superannuation Advice
- Retirement Planning Advice

I am authorised to provide financial product advice and deal in the following product types:

- Basic and non – basic deposit products
- Life Insurance Risk
- Life Insurance Investment
- Managed Investments
- Superannuation
- Investor Directed Portfolio Service (Master Funds)

FEES AND COMMISSIONS PAID TO AFFINIA

Initial commissions paid to Affinia

Affinia may receive initial commission from the product providers if you decide to purchase a product I recommend. The amount of initial commission / fee is calculated as a percentage of the funds you invest and / or the premium paid by you. The fee may be deducted from the amount invested or commission is paid by the Insurer when you purchase the insurance.

Initial commissions, where permitted by law, are calculated as follows:

- Life Insurance investments, managed investments, superannuation, IDPS products: between 0% - 5% (GST inclusive) of your investment amount; or
- Life Insurance risk products: between 0% - 77% (GST inclusive) of the premium that you pay.

Ongoing commissions paid to Affinia

Ongoing commissions, fees may be deducted regularly from your investment for the length of time that you hold the product. They are usually paid to Affinia by the product provider out of the revenue the product provider earns. In some cases, they may be deducted from your investment.

Ongoing commissions, where permitted by law, are calculated as follows:

- Life Insurance investments, superannuation, IDPS products: between 0% - 3% (GST inclusive) of your investment amount; or
- Life Insurance risk products: between 0% and 22% (GST inclusive) of the renewal premium.

For example, if an insurance product is recommended and you pay a premium of \$500, then the total “upfront” commission paid by the product issuer to Affinia will be between \$0 and \$440

Thereafter, the “ongoing” commission paid to Affinia will be between \$0 and \$165 (assuming there is no change to the premium you pay in subsequent years).

Fees and Charges

For each service I provide you there are set fees you will pay to Affinia at the time I provide the service. Current fees and charges (GST inclusive) are:

- Statement of Advice (SoA) preparation and presentation fee for Personal Risk Insurance is up to \$500 and for Business Insurance is up to \$3,000.
- However, if you choose to proceed with my insurance recommendations these fees may be waived.
- Risk Strategy Report fee: \$440 unless otherwise advised and agreed upon based on the complexity of the advice and estimated time required for preparation of the report.
- Statement of Advice (SoA) preparation and presentation fee for other Financial Planning advice such as Superannuation, Retirement Planning or Investment advice range between \$500 and \$5,000.
- Fees for our ongoing service will be calculated as a percentage of your total portfolio to a maximum of 0.90% per annum.
- Our flat fee option for ongoing service ranges between \$500 and \$5,000 per annum.

The exact amounts of fees and charges, initial and ongoing commissions for the products you have purchased as a result of my recommendation to you will be detailed in your So A.

Referrals

If you have been referred to me, the referrer may receive up to 25% of the commission or fees that The Trustee for Gates Trust has received from Affinia.

How my associates and I are remunerated

When Affinia receives either a fee or an initial or ongoing commission as a result of a recommendation I have made to you, DCG Risk Advisory Pty Ltd ATF Gates Trust T/As Gates Risk Management 100% of the commission and fees paid to Affinia.

I am a director of DCG Risk Advisory Pty Ltd ATF Gates Trust T/As Gates Risk Management. DCG Risk Advisory Pty Ltd ATF Gates Trust T/As Gates Risk Management pays me a salary and offers directors' loans.

Other benefits I may receive

As an authorised representative of Affinia I may receive other benefits, including information technology software and support, professional development programs and conferences. I may also be entitled to other incentives including entertainment benefits, valued at under \$300. Where required by law, such benefits will be recorded in an *Alternative Remuneration Register* which is available to you on request.

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