

Part 2 Adviser Profile

Simon Dundas-Smith

There are two parts to the Financial Services Guide (FSG). This Adviser Profile forms Part two of your FSG and should be read in conjunction with Part one before making any decisions.



Introducing your financial adviser

Simon Dundas-Smith and Orbis Wealth Pty Ltd are Authorised Representatives of Consultum Financial Advisers Pty Ltd (Consultum), ABN 65 006 373 995, AFSL 230323

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Simon is the Director and Senior Financial Adviser at Orbis Wealth Pty Ltd. Simon began in the financial planning industry in 2010. He has experience working in both the banking and boutique financial planning sectors providing holistic financial advice to a wide range of individual and business clients. Simon thrives on building long term relationships and loves being able to help his clients achieve great things.



Authorisations

- Simon Dundas-Smith ASIC Authorisation Number 437902.
- Orbis Wealth Pty Ltd ASIC Authorisation Number 1007405.



Qualifications and memberships

- Fellow Chartered Financial Practitioner, Campus AFA
- Bachelor of Business (Financial Planning)
- Diploma of Financial Services (Financial Planning)
- Accredited Listed Product Adviser
- Certificate, Self Managed Superannuation Funds
- Certificate, Margin Lending and Geared Investments
- Member of Association of Financial Advisers (AFA)



Financial products and services

Your adviser is authorised by Consultum to provide financial product advice to wholesale and retail clients on the following classes of products:

Deposit products

Life products including:

- investment life insurance products
- life risk insurance products

Managed investment products, including:

- master trusts, wrap facilities, property funds
- margin lending products
- tax-effective investments

Government debentures, stocks and bonds

Superannuation products, including:

- public offer superannuation funds
- account-based pensions and complying annuities
- corporate superannuation funds
- self-managed superannuation funds

Retirement savings accounts

Securities

- Active direct shares and securities advice

Managed Discretionary Account (MDA) investment programs

Simon Dundas-Smith is also a registered tax (financial) adviser and is authorised to provide a tax (financial) service, where the advice is:

- provided in the context of the personal advice authorised by Consultum, and
- part of the financial advice which interprets and applies the tax laws (including tax, superannuation and SMSF laws) to your personal circumstances.

Any tax agent services that are provided (including the preparation and filing of tax returns and liaison with the ATO, etc), are not provided under Consultum's AFSL and are not covered by this FSG. They should be treated as a separate business activity.



How is your financial adviser paid?

The fees and commissions payable to Orbis Wealth Pty Ltd are explained in Part one of the FSG and also below. Consultum may retain up to 5 per cent of these fees and commissions and then pay the balance to Orbis Wealth Pty Ltd, which engages your adviser to provide financial services. Of the amount received by Orbis Wealth Pty Ltd from Consultum, your adviser is paid a salary, part of which may cover your adviser's operational expenses.



Other benefits?

Apart from the "Other benefits" section disclosed in part one, there are no other benefits received or relationships that may influence the recommendation.

Date of completion of Adviser Profile

3 December 2020, Version 9



Service and advice fees paid by you

Your initial appointment is complimentary. At this meeting, Simon Dundas-Smith will explain how Orbis Wealth Pty Ltd operates, what you can expect and the payment options. All fees and commissions payable by you will be explained to you at the time advice is given and will also be detailed in a Statement of Advice, Record of Advice and Product Disclosure Statement(s).

You will have the ability to select your preferred payment option from the options below prior to the provision of advice. All amounts noted below are inclusive of GST:

Statement of Advice (SoA) / Fee for service (once-off)

A Statement of Advice fee is charged to cover the cost of researching, developing and preparing your advice document. This fee may range from \$550 to \$6,600 depending on complexity. This fee may be paid as a once off fee for service via direct payment, or in some cases, deducted from a product provider. A consultation fee may be charged at an hourly rate of \$330.

Adviser service fee

The Adviser service fee represents the cost of providing our annual professional services to you. A summary of the services which you receive for this fee is contained in the Client Service Agreement. This fee may be up to 1.1 per cent per annum of assets under advice or charged as a flat dollar fee of up to \$15,150 per annum, or a combination of both options can be negotiated depending on the complexity of the advice and the agreed level of service being provided. You only pay an Adviser service fee if you agree to a Client Service Agreement and then, only until it expires.

Commission for life risk insurance products – Policies issued from 1 January 2020

Initial commission payable under an upfront structure is capped at 66 per cent from 1 January 2020. Ongoing commission under an upfront structure is 22 per cent of the annual premium paid. Both initial and ongoing commission under a level structure will continue to be capped at 37 per cent.