



**ORBISWEALTH**

# Financial Adviser Profile

## Overview

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.

Simon Dundas-Smith is a Sub-Authorised Representative of Orbis Wealth Pty Ltd, Corporate Authorised Representative No. 1007405. Authorised Representative No. 437902.

## Qualifications

Simon Dundas-Smith holds the following qualifications and meets the competency requirements under ASIC's Regulatory Guide RG 146.

- 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

## Professional Memberships

Simon Dundas-Smith is a member of the Association of Financial Advisers (AFA) and abides by their code of professional conduct and ethics.

## Authorisations

Simon Dundas-Smith is authorised to provide advice and deal in the following financial products:

- Life Products including Investment Life Insurance Products & Life Risk Insurance Products;
- Interests in Managed Investment Schemes including Investor Directed Portfolio Services;
- Deposit & Payment Products;
- Retirement Savings Accounts ("RSA") products;
- Debentures, Stocks or Bonds issued or proposed to be issued by a Government;
- Superannuation;
- Self Managed Superannuation Funds;
- Securities; and
- Standard Margin Lending Facility.

## Simon Dundas-Smith

Orbis Wealth Pty Ltd

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## Orbis Wealth Advice Fees and Charges

Simon Dundas-Smith will be paid by Financial Planning Advice Fees as described in the Financial Services Guide. The amount of the benefit and how it is calculated will be advised to you during your initial meeting.

### 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.

Orbis Wealth Pty Ltd pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Simon Dundas-Smith is a Director of Orbis Wealth Pty Ltd and will receive a salary/benefit from this company.

## Other Benefits Simon May Receive

From time to time Simon Dundas-Smith may be invited to social or sporting events and receive the occasional gift such as a bottle of wine or hamper on special occasions. These non-cash benefits will have a value of less than \$300. A register listing the details of any non-cash benefits between \$100 and \$300 is maintained. These invitations and gifts do not influence the advice provided to you. If you would like more information you can request a copy of the register.

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This Adviser Profile has been authorised for distribution by Capstone Financial Planning Pty Ltd. AFSL No. 223135. This Adviser Profile forms part of the Financial Services Guide (FSG) and is to be read in conjunction with the FSG.