

# DB Advisers

Our knowledge for your benefit

## Financial Services Guide

**Licensee:** DB5 Advisers Pty Ltd

**AFSL:** 543 198

**ABN:** 52 661 311 539

**DB Advisers Pty Ltd (CAR 1300978, ABN 24 660 944 516)**, the practice providing financial services, is a Corporate Authorised Representative of DB5 Advisers (the Licensee). DB Advisers acts on behalf of the Licensee which is responsible for the services provided by its Authorised Representatives.

# DB Advisers

Our knowledge for your benefit

## About this guide

This Financial Services Guide (FSG) is designed to assist you make an informed decision about the financial services we\* provide to our clients.

It contains information about who we are; the financial services we offer; how we are remunerated; any potential conflicts we may have; and how concerns or complaints are addressed.

This FSG has been given to you by your adviser with the authority of DB5 Advisers Pty Ltd, AFSL: 543 198.

*\* In this document 'we' refers to DB Advisers and your Financial Adviser.*

## Other documents you may receive

If you agree to use our services, our initial advice to you will be documented in a plan called a 'Statement of Advice' which details the advice given to you, why we believe that it is appropriate, any disadvantages of our advice, exact details of any remuneration that we receive as a result of the advice and if replacement of an existing financial product is recommended, any consequences from that replacement.

If your circumstances have not changed significantly and we provide further advice to you, in addition to your Statement of Advice, we can provide a 'Record of Advice' upon your request at any time up to 7 years from the date we gave you the further advice. You can request a record of the advice by contacting our office.

If, as part of our advice, we recommend a financial product (other than shares), we will provide you with the relevant Product Disclosure Statement (PDS) for each product which discloses who the product provider is, the features of the product, costs associated with it, and risks of investing.

## Who we are

As a client of DB Advisers, you may be serviced by one or more of our advisers as our range of advisers have different abilities, specialisations, qualifications and experience.

Your lead adviser who you first deal with at DB Advisers may introduce you to other advisers where they may be more appropriate for the advice task or ongoing service required. You will find details of your adviser in the attached Adviser Profile.

You may instruct your adviser to action your requests in person, by phone or email using the contact details in the adviser profile. But in all cases, we require written confirmation of these instructions.

# DB Advisers

Our knowledge for your benefit

## Services we provide

We offer the following services to our clients:

- Wealth creation
- Retirement planning
- International pension transfer facilitation
- Superannuation strategies
- Life insurance advice
- Estate planning strategies

Your adviser is authorised to provide personal advice and deal in services in some or all of the following areas and products:

- Basic and non-basic deposit products
- Superannuation and SMSF
- Managed investment schemes
- Government debentures stocks and bonds
- Tax (financial) advice
- Life Risk and Life Investment Insurance products
- Securities (direct shares and Exchange Traded Funds)
- Retirement savings accounts

## Our Fees

All fees are payable to DB5 Advisers Pty Ltd as the Licensee.

Our fees will depend on the size of the investment portfolio and the complexity of the advice. All fees will be fully documented for you in a formal Engagement Letter and in your Statement of Advice.

### Initial Consultation

Our initial consultation is obligation free and free of charge. We want to understand what you need and if we can help.

### Advice Preparation

The Advice Preparation fee includes all meetings with you, the time we take to determine our advice and the production of the Statement of Advice. This fee may range from \$550 to \$22,000 incl GST.

The Advice Preparation fee is based on the scope and complexity of advice provided to you. We will agree the fee with you prior to preparing the advice.

### Implementation

Our implementation fees will vary depending on your specific circumstances. Complex international pension transfers are quoted on a case by case basis with a minimum fee of \$8,800 and a maximum of \$33,000. We will agree on any fee with you before we commence work.

# DB Advisers

Our knowledge for your benefit

## **Service Fee – Ongoing Client Service Agreement**

Once your investments are established, we will typically provide you with an “Ongoing Client Service Agreement” outlining the advice services we offer you.

The annual service and fee agreement will depend on what service we have agreed to provide to you. The minimum fee is \$330 while the maximum is 2.5% of the value of your portfolio each year. For example for investment valued at \$200,000 the maximum ongoing fee would be \$5,000 pa. The services and fees will be set out in the Statement of Advice or Record of Advice that we provide to you.

## **Insurance Commissions**

Where we recommend you purchase a Life Insurance product, any commission the product provider pays will be rebated to you in full. We do not accept commission or placement fees of any kind.

## **Adviser Remuneration**

All our Advisers (Authorised Representatives) are either an owner or an employee of DB Advisers.

Owners of the business are remunerated through salaries and the profits of the practice.

Employees are paid a salary. They may also receive a performance bonus which is based on personal and business key performance delivery factors, not sales targets.

## **Related Entities**

Anthony Blythe has no related entities which could bias his advice to disclose

# DB Advisers

Our knowledge for your benefit

## Conflicts of Interest

There are no conflicts of interest. DB Advisers Pty Ltd meets the ASIC definition of **Independent**.

No commission, incentives, or volume-based payments are received from any product provider or any other third parties.

DB Advisers works for you.

## Our contact details

**Website:** [www.dbadvisers.com.au](http://www.dbadvisers.com.au)

**Phone:** 0498 139 819

### Email

**For international pension transfer inquiries:** [pensions@dbadvisers.com.au](mailto:pensions@dbadvisers.com.au)

**For all other inquiries:** [anthony@dbadvisers.com.au](mailto:anthony@dbadvisers.com.au)

**Post:** PO BOX 5233, PORT MACQUARIE BC, NSW 2444

## Making a Complaint

We endeavour to provide you with the best advice and service at all times.

If you are not satisfied with our services, then we encourage you to contact us. Please call us on 0498 139 819 or put your complaint in writing to our office via email on [admin@dbadvisers.com.au](mailto:admin@dbadvisers.com.au)

If you are not satisfied with our response after 30 days of lodging your complaint, you can refer it to the Australian Financial Complaints Authority (AFCA) of which we are a member. This service is provided to you free of charge.

### Australian Financial Complaints Authority (AFCA)

GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678

Email: [info@afca.org.au](mailto:info@afca.org.au)

Website [www.afca.org.au](http://www.afca.org.au)

## Professional Indemnity Insurance

Our Licensee DB5 Advisers Pty Ltd is required to comply with the obligations of the Corporations Act and the conditions of its licence. This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that it and its representatives provide.

# DB Advisers

Our knowledge for your benefit

## Your Privacy

At DB Advisers we are committed to protecting your privacy. We use your personal information to understand your financial situation, formulate our professional advice, make recommendations about your financial affairs, report to you on your investments, invoice you for our services and keep you informed about your products and our services.

If you ask us to provide you with personal financial advice, under the following Australian laws, we may be authorised or required to collect your personal information:

- Corporations Act 2001;
- Australian Securities and Investments Commission Act 2001;
- Anti-Money Laundering and Counter-Terrorism Financing Act 2006;
- Taxation Administration Act;
- Superannuation Guarantee (Administration) Act 1992; and
- Superannuation (Unclaimed Money and Lost Members) Act 1999.

From time to time, other acts may require or authorise us to collect your personal information.

If you do not provide us with some or all of the information we request, we may not be able to advise you or provide appropriate financial advice.

We may provide your personal information to:

- organisations (who are bound by strict confidentiality) to whom we outsource certain functions, such as our auditors. In these circumstances, information will only be used for our purposes;
- other professionals such as solicitors, accountants and stockbrokers when a referral is required or you consent for us to do so;
- third parties when required to do so by law, e.g. legislation or Court Order.

We do not trade, rent or sell your information.

From time to time, we may use your contact details to send you offers, updates, articles, newsletters or other information about products and services that we believe will be of interest to you. We may also send you regular updates by email or by post. We will always give you the option of electing not to receive these communications and you can unsubscribe at any time by notifying us that you wish to unsubscribe.

Our Privacy Policy contains more information about how to access and correct the information we hold about you and how to make a privacy related complaint, including how we will deal with it. Our Privacy Policy is available on our website <https://www.dbadvisers.com.au>.

# DB Advisers

Our knowledge for your benefit

## Adviser Profile

### Anthony Blythe

Anthony is an Authorised Representative of the Licensee DB5 Advisers Pty Ltd

AR: 266758



Anthony has many years' experience in financial advice and can assist clients achieve their goals through detailed and careful planning.

These days he focuses mainly on advice in regard to UK Pension transfers to Australia and other jurisdictions. He has a thorough understanding of the taxation outcomes relevant to UK Pension transfers and works with a range of taxation specialists locally and globally to ensure that clients are aware of relevant taxation issues.

Anthony prides himself on providing a professional service to clients backed by genuine knowledge and experience which few others have.

#### Anthony's qualifications:

- Accredited Listed Product Adviser Program (Kaplan, 2020)
- Margin Lending and Geared Investments (Kaplan, 2011)
- Self-Managed Superannuation Fund Accreditation (Kaplan, 2006)
- Advanced Diploma of Financial Services (Kaplan, 2004)
- Diploma of Financial Services (Kaplan, 2004)

#### Anthony can advise on:

- Basic and non-basic deposit products
- Superannuation and SMSF
- Managed investment schemes
- Government debentures stocks and bonds
- Life Risk and Life Investment Insurance products
- Securities (direct shares and Exchange Traded Funds)
- Retirement savings accounts
- Tax (financial) advice