



DPMFS Financial Services Guide

The financial services referred to in this guide are provided by

Doquile Perrett Meade Financial Services Ltd

ABN 48 060 159 917

Australian Financial Services License 239690

Throughout this Financial Services Guide (FSG),
Doquile Perrett Meade Financial Services Ltd is referred to as “DPMFS”.
Financial Services Guide - Version 10 - 14 September 2021



A guide to your relationship with DPMFS

Lack of independence

DPMFS is not able to describe itself as being independent, impartial or unbiased because:

- we receive commissions in relation to the sale of life risk insurance products that are not rebated in full to clients; and
- we receive other gifts or benefits.

This financial services guide provides the details of these matters to enable you to make an informed decision in relation to whether to use any of the financial services that DPMFS provides.

Purpose of this guide

The main purpose of this guide is to ensure you are given adequate information to help you decide whether to use any of the financial services DPMFS provides.

The guide contains information about:

- the services we can offer you
- how DPMFS and any associates are paid
- any potential conflicts of interest that we may have
- how we protect your privacy
- what to do if you have a complaint.

Please retain this document for your reference and any future dealings with DPMFS.

Who is DPMFS?

DPMFS holds an Australian Financial Services Licence and offers the range of financial services listed within this Financial Services Guide (FSG). DPMFS is a privately owned firm with over 40 years' experience in financial services.

DPMFS has a dedicated team of highly qualified staff including certified financial planners, wealth consultants, risk consultants and administrators. Our personalised service is directed at providing solutions for personal insurance, self managed superannuation, wealth creation, wealth protection and retirement needs.

These services will be delivered by a DPMFS risk or wealth consultant who has the necessary skills and accreditation to provide you with the highest quality advice and service.

DPMFS has a number of related entities and partnerships, including Doquile Perrett Meade Certified Practising Accountants, Doquile Perrett Meade Pty Ltd, DPM Lending Pty Ltd and DPM Sydney Pty Ltd. These related entities and partnerships are collectively referred to as DPM.

Who is my consultant?

Your personal insurance consultant and/or wealth consultant (legally called a representative) is described in the 'Consultant profile' which forms part of this FSG. The 'Consultant profile' includes the specialised financial services your consultant is authorised to provide on behalf of DPMFS.

What kinds of financial strategies are DPMFS authorised to provide?

DPMFS can provide advice on the following financial strategies:

- Self managed superannuation funds
- Investment and retirement planning (including transition to retirement strategies)
- Wealth creation
- Personal and employer superannuation
- Wealth protection
- Savings plans, budgeting, cashflow management
- Estate planning
- Gearing (including margin lending)
- Social security benefits (Centrelink advice)
- Salary packaging

What financial products is DPMFS authorised to advise upon and deal in?

DPMFS is authorised to provide advice upon and deal in the following financial products:

- Securities – (e.g. shares)
- Managed funds – (e.g. unit trusts)
- Superannuation – (e.g. self-managed superannuation funds, rollovers, allocated pensions account based pensions and annuities)
- Deposit products – (e.g. savings accounts, term deposits)
- Government debentures, stocks or bonds
- Life and risk insurance – (e.g. life, term life, income protection, business overheads, investment link, key person and trauma).

This includes both personal and group plans

- Retirement savings accounts
- Investor directed portfolio services

DPMFS is committed to providing recommendations on financial products that have been thoroughly researched. DPMFS maintains an extensively researched Approved Product List (APL). We can recommend other products, with research and approval, where it suits your objectives, financial situation and needs.

If DPMFS recommends a particular financial product to you, we will also give you information about that product via a Product Disclosure Statement (PDS) enabling you to make an informed decision about that financial product

What information should I provide to receive personalised advice?

You need to provide us with information relating to your personal objectives, your financial situation and needs so that we can provide you with appropriate advice.

How will I be provided with personalised advice?

When your consultant provides you with personal advice the first time, on behalf of DPMFS, you will receive a Statement of Advice (SoA) that sets out our advice and the basis of that advice.

For subsequent or further advice, you may receive an SoA or we may provide the advice to you verbally or in writing, via a Record of Advice (RoA). Where the advice is provided verbally, we maintain a record of the discussion and our advice and the basis of that advice. You can request a written copy of the RoA for seven years from the date the advice was provided.

You should read the SoA or RoA, where applicable, carefully before making any decision relating to that advice.

Where the advice includes the recommendation of a particular financial product, we will also provide you with information about that product via a Product Disclosure Statement (PDS) enabling you to make an informed decision about that financial product.

How can I give you instructions?

You may provide instructions in person, by telephone or e-mail. Some instructions may be required to be in writing and we will inform you when this is the case.

What information do you maintain in my file and can I examine it?

DPMFS maintains a record of your personal details, objectives, and financial situation. We also maintain records of any recommendations provided to you.

If you wish to examine your file, it is available upon request.

Who may access the information I provide?

DPM is committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. You can access the Privacy policy on the DPM website dpm.com.au.

It is important to note that in order to best meet your needs and provide you with financial services and advice, DPM may need to disclose your personal information to other parties. Typically, these parties may include government bodies such as the Australian Tax Office, fund managers, life companies, related entities and other licensees.

DPM may be required by legal action to make your information available to the legal advisers of third parties where you are in dispute with that third party.

DPM may bring to your attention products and services or other information which may be relevant to you. At these times you will be given the opportunity to choose whether or not you continue to receive such information.

DPM will preserve the contents of any email message that you send us if we believe that we have a requirement to do so. Emails sent to or from DPM or a representative may be monitored for system administration and legal compliance purposes.

It is important to us that the information we hold about you is up to date and accurate. Accordingly, we encourage you to contact us to advise us of any change in your personal circumstances that may affect the information we hold about you. If at any time you believe that the information we hold about you is inaccurate or out of date, please contact us and we will review and correct the relevant documentation.

If you have any concerns about how we are dealing with your private information please contact:

The Privacy Manager
Doquile Perrett Meade
PO Box 810, South Melbourne VIC 3205
Email: privacymanager@dpm.com.au

You could also contact:

Office of the Australian Information Commissioner
Level 3 175 Pitt Street
Sydney NSW 2000
GPO BOX 5218 Sydney NSW 2001

Phone 1300 363 992
Website www.oaic.gov.au
Email enquiries@oaic.gov.au

What are your compensation arrangements?

DPMFS is covered by Professional indemnity insurance that satisfies the requirements under s912B of the Corporations Act 2001 for compensation arrangements.

This cover extends (subject to policy terms and conditions) to the conduct of representatives (including consultants) who no longer work for DPMFS but who did at the time the conduct occurred, that could give rise to a claim for compensation.

How will I pay for the services provided?

It is important that you understand the costs associated with the financial services DPMFS provides. We offer a range of payment options which include:

- Fee for service
- Commissions
- Brokerage

All fees and/or commissions will be fully detailed in your SoA or RoA. All fees disclosed are inclusive of GST.

Fees may be invoiced to you directly or deducted from your investments, as agreed with you.

Fee for Service:

Under this form of payment, we would charge you a fee for the service provided. The level of the fee depends on the complexity of recommendations and the level of service required. Full details of the fees will be provided in your SoA or RoA.

Prior to the commencement of any services, DPMFS will provide you with a service agreement which will outline the services you have requested and the payment method agreed upon.

For fee for service advice we will charge a fee of \$418 per hour (incl. GST)

Initial Consultation	Complimentary
Plan Preparation Fee	Min \$418 – Max \$5,500 (incl. GST)
Implementation Fee	Min \$550 – Max \$11,000 (incl. GST)
Ongoing Advisory Fee	Min \$1,100 – Max \$22,000 (incl. GST)

Commissions:

Where DPMFS receives commission from a product issuer, it may be in the form of an initial and/or ongoing commission

A. Insurance commissions

The commission payable is based on the policy commencement

date. The commissionable premium is the annual policy cost less stamp duty and frequency loading. The commission payable is not an additional cost to you.

Date of policy commencement	Initial commission (or increase commission) %	Ongoing commission %
Prior to January 1, 2018 (including in progress applications until March 31, 2018)	0% - 130%	0% - 45%
Calendar year 2018	0% - 88%	0% - 31%
Calendar year 2019	0% - 77%	0% - 31%
Calendar year 2020 onwards	0% - 66%	0% - 31%

Insurance commission examples

For increases to a pre-January 2018 policy, assuming stamp duty and frequency loading are zero, an increase to your policy resulting in a \$200 per annum premium increase; up to \$260 initial commission would be payable and the ongoing commission would increase by up to \$90 per annum (assuming premiums remain constant).

For new policies, assuming stamp duty and frequency loading are zero, for a policy with a premium of \$2,000 per annum, the initial commission would be up to \$1,320 and ongoing commission would be up to \$620 per annum (assuming premiums remain constant).

B. Brokerage

If you use our recommended equity specialist Equity & Super Pty Ltd, brokerage for any purchases or sales is 0.99% with a minimum trade of \$66 (inclusive of GST). DPM is entitled to receive up to 50% of the brokerage fees earned by Equity & Super Pty Ltd. Please note this is paid for by Equity & Super Pty Ltd and is not an additional cost to you.

C. Alternative remuneration

We may accept alternative forms of remuneration from product providers on an ad hoc basis, such as hospitality. We maintain a register, detailing any benefit we receive which is valued at up to \$300. The register also includes any other benefits such as technology or education and training support, that we receive from product providers.

D. Other benefits

In addition to the remuneration detailed in your advice, DPMFS and/or consultants and/or DPMFS staff/directors may receive other benefits from product providers or their related entities.

The qualifying criteria for some of these benefits are based on the value of funds under management or insurance premiums in-force within certain products. This may include offset of costs for professional self-development programs, business equipment and

training, professional membership fees, prizes, awards; hospitality events (e.g. tennis, football etc) and subsidised conferences.

The costs of the benefits are paid out of the amounts provided to DPMFS by the product manufacturers and do not form an additional cost to you.

A public register of benefits received is available for inspection on request and will be provided to you within seven (7) days of the request date.

DPMFS must maintain this register in line with industry standards to document any alternative forms of remuneration which are paid and received.

How will DPMFS and my consultant be paid for the services provided?

DPMFS

All fees, commissions and brokerage disclosed in the SoA or RoA are paid or payable to DPMFS.

Consultants

Consultants may be directors, partners or shareholders of DPMFS or related entities or partnerships, employees or contractors.

Employees are paid a salary and superannuation. Contractors are paid a contract fee. Directors, partners or shareholders of DPMFS or a related entity or partnership may be paid via directors' fees, drawings and/or a share of profits.

Some salaried staff receive bonuses or other incentives.

No remuneration is payable to any person that relates to recommendations to any particular client or to any particular financial product.

Does DPM have any relationships or associations with financial product providers?

DPM does not maintain relationships or associations with financial product providers, other than on an arm's-length professional basis.

DPMFS uses Jigsaw Support Services who provide a range of licensee support services. Jigsaw Support Services is a related entity of AMP the AMP Group, some members of the group are the issuers of various financial products that may be included on our APL.

Professional Insurance Portfolio (PIP), is issued by AIA Australia (AIA). When you purchase or retain a PIP insurance policy, Doquile Perrett Meade Financial Services Ltd is remunerated by way of commission from AIA (11% of premium, including GST) and DPM Pty Ltd (the owner of Doquile Perrett Meade Financial Services Ltd) is remunerated by the receipt of an administration fee for providing policy administration services to AIA Australia. The amount received by DPM Pty Ltd including GST is 22% of the premium. The commission and administration fee are not incurred by you, however forms part of the pricing of the policy.

Will anyone be paid for referring me to you?

A third party referrer may receive a referral fee or commission for introducing you to DPMFS. The fee will be paid to the referrer by DPMFS and will not involve any additional cost to you. Any referral fees payable will be detailed in your advice.

No referral fees are paid for any referrals to or from a related entity or partnership of DPMFS.

Will DPMFS be paid for referring me to a third party for additional specialist services?

DPMFS may receive a referral fee or commission for introducing you to a third party. These fees will be disclosed to you in full upon referral.

What should I do if I have a complaint?

If you have any complaint about the service provided to you, or about personal information held, you should take the following steps below.

1. Contact your consultant and tell your consultant about your complaint.
2. If your consultant is not available or if your complaint is not satisfactorily resolved within 3 days, please contact Doquile Perrett Meade on 03 9621 7000 (and ask for the Dispute Resolution Manager) or put your complaint in writing to:

Dispute Resolution Manager

Doquile Perrett Meade Ltd
PO Box 810
South Melbourne VIC 3205

Email disputeresolutionmanager@dpm.com.au

We will try and resolve your complaint efficiently, quickly and fairly.

If, after this time, you feel your complaint has not been dealt with to your satisfaction you can consult the following bodies:

If your complaint relates to investments, financial advice, superannuation or insurance products, you can contact the Australian Financial Complaints Authority using the details listed below.

Australian Financial Complaints Authority (AFCA)

GPO Box 3, Melbourne VIC 3001
Phone 1800 931 678
Email info@afca.org.au

Doquile Perrett Meade Financial Services Ltd is a member of AFCA.

If your complaint relates to personal information held, you can contact the Office of the Australian Information Commissioner on 1300 363 992.

The Australian Securities & Investments Commission (ASIC) also has a free call info line on 1300 300 630 which you may use to make a complaint and obtain information about your rights.