



Prism Financial Services Guide

The financial services referred to in this guide are provided by
Prism Financial Services Pty Ltd (ABN 32 674 723 089)
as Authorised Representative of Doquile Perrett Meade Financial Services Ltd (AFSL 239690).

Throughout this Financial Services Guide (FSG), Prism
Financial Services Pty Ltd is referred to as "Prism FS".

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A guide to your relationship with Prism FS

Lack of independence

Prism FS 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.

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 Prism FS provides.

The guide contains information about:

- the services we can offer you
- how Prism FS 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 Prism FS.

Who is Prism Financial Services?

Prism Financial Services (Prism FS) operates as an Authorised Representative of an Australian Financial Services License (AFSL 239690) and offers a range of financial services listed within this Financial Services Guide (FSG).

Prism FS 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, superannuation including self-managed super, wealth creation, debt management, cash flow management and retirement planning needs.

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

Prism FS has a number of related entities and partnerships, including Prism Venture Holdings Pty Ltd, DPM Holdings Pty Ltd, Doquille Perrett Meade Financial Services Ltd (DPMFS), Doquille Perrett Meade Financial Services Pty Ltd and DPM Lending Pty Ltd.

DPMFS has additional related entities including Doquille Perrett Meade Certified Practising Accountants, DPM Sydney Pty Ltd.

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 Prism FS.

What kinds of financial strategies are Prism FS authorised to provide?

Prism FS can provide advice on the following financial strategies:

- Superannuation – personal, employer and Self Managed Super Funds (SMSFs)
- Wealth protection – personal and business insurance
- Wealth creation
- Savings, budgeting and cashflow management
- Investment planning
- Retirement planning (including transition to retirement strategies)
- Debt management
- Gearing (excluding margin lending)
- Estate planning
- Social security
- Aged care

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

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

- Securities – shares / stocks, ETFs, LICs
- Managed funds – e.g. unit trusts
- Separately Managed Accounts (SMAs)
- Superannuation including Self Managed Super Funds (SMSFs), account based pensions (allocated pensions) and annuities
- Deposit products – e.g. savings accounts, term deposits
- Government debentures, stocks or bonds
- Retirement savings accounts
- Investor directed portfolio services
- Personal and business insurance – Life, Total and Permanent Disability, Trauma, Income Protection, Business Expenses, key person and investment linked (this includes both personal and group plans)

Prism FS is committed to providing recommendations on financial products that have been thoroughly researched. Prism FS 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 Prism FS 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 Prism FS, 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 SoA or 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 email. 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?

Prism FS 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?

Prism FS 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 Prism FS website prismfs.com.au.

It is important to note that in order to best meet your needs and provide you with financial services and formulate advice, Prism FS 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.

Prism FS 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.

Prism FS 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.

Prism FS 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 Prism FS 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

Prism Financial Services
PO Box 810, South Melbourne VIC 3205
Email: privacy.manager@prismfs.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?

Prism FS 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 Prism FS 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 Prism FS 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 or superannuation, 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, Prism FS 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	
Plan Preparation Fee	Min \$2,200 – Max \$7,700 (incl. GST)
Implementation Fee	Min \$550 – Max \$11,000 (incl. GST)
Annual Wealth Advisory Agreement Fee	Min \$2,200 – Max \$22,000 (incl. GST)

Type of service	Initial Consultation Fee
Aged Care	Min \$7,700 (incl. GST)

Commissions:

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

A. Insurance commissions

The commissionable premium may be calculated on less than the total premium (this differs from insurer to insurer). We will disclose specific commission figures in the advice document.

Please note life insurance advice (personal and business) is compensated for via commissions paid by the insurers. Please note this is not an additional cost to you. Prism FS Consultants will seek your consent to commission for specific products recommended to you prior to implementation, applicable from 9 July 2025, in line with the legislation.

Prism FS operates on a commissionable basis for any insurance advice. However, if you decide not to proceed with the insurance advice provided via an advice document (SOA / ROA) thus implying no compensation via commissions, then we may charge you an upfront advice fee of \$2,000 + GST for research and advice preparation.

It is important to note that commissions paid to Prism FS are in lieu of charging advice fees for service with respect to insurance advice provided.

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. 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

C. Other benefits

In addition to the remuneration detailed in your advice, Prism FS and/or consultants and/or Prism FS 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 Prism FS 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.

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

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

Prism FS

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

Consultants

Consultants may be directors, partners or shareholders of Prism FS 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 Prism FS 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 Prism FS have any relationships or associations with financial product providers?

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

Prism FS uses Jigsaw Support Services who provide a range of licensee support services. Jigsaw Support Services is a related entity of Entireti Group (including Akumin), some members of the group are the issuers of various financial products that may be included on our APL.

Will anyone be paid for referring me to you?

A third party referrer may receive a referral fee or commission for introducing you to Prism FS. The fee will be paid to the referrer by Prism FS 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 Prism FS.

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

Prism FS 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 fees are attributed to the association with DPMFS?

Doquile Perrett Meade Financial Services Pty Ltd, as a related entity, employs AFSL representatives including Wealth and Insurance Consultants. The employee representatives are contracted to Prism FS.

Doquile Perrett Meade Pty Ltd is remunerated via a service fee payable by Prism FS, representing 15% of upfront commission and 30% of gross fees (excl. GST).

Third-party providers

In providing our services, Prism FS may engage third-party service providers and technology platforms to assist in delivering financial advice, meeting our legal and regulatory obligations, and administering our services efficiently.

Where necessary, this may involve the disclosure of your personal and financial information to these providers. We only disclose the information necessary for third-party providers to perform the functions we have engaged them to undertake in delivering your requested services.

Prism FS takes reasonable steps to ensure that third-party providers maintain appropriate privacy, confidentiality and information security standards and handle your personal information in accordance with applicable privacy laws and contractual obligations.

Prism FS manages third-party arrangements in a manner consistent with our legal and professional obligations.

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 Prism Financial Services on 02 9697 8550 (and ask for the Dispute Resolution Manager) or put your complaint in writing to:

Dispute Resolution Manager

Prism Financial Services Pty Ltd
PO Box 810
South Melbourne VIC 3205

Email: disputeresolutionmanager@prismfs.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 holds an Australian Financial Services License (AFSL 239690) and Prism FS operates under that license as an Authorised Representative.

If your complaint relates to personal information held, you can contact the Privacy Manager at privacy.manager@prismfs.com.au, alternatively the Office of 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.

Prism Financial Services Pty Ltd is a member of AFCA (105046).
As AFSL Doquile Perrett Meade Financial Services Ltd, operating as AFSL for Prism FS, is a member of AFCA.