ABOUT YOUR ADVISER

David MacManus | Authorised Representative Number 295148

Version number 1.1 | 25/02/2022

DMFS Financial Advisers Pty Ltd

Corporate Authorised Representative Number 422019

Business Contact Details

8 / 350 Collins Street
Melbourne VIC 3000

Phone: 1300 364 650

Mobile: 0424616060

Email: david@dmfsfinancial.com.au

Web: www.dmfsfinancial.com.au

AUS Financial Advisers (ABN 89 159 536 151 | AFSL 534501)] authorises your financial adviser to distribute this document. This document forms part of and should be read in conjunction with the AUS Financial Advisers Financial Services Guide (FSG).

ABOUT ME

I commenced my career as a financial adviser in 2004 and became an authorised representative] of AUS Financial Advisers on [25/02/2022].

I hold the following qualifications:

- CERTIFIED FINANCIAL PLANNER® professional
- _ Graduate Diploma of Financial Planning
- _ Diploma of Financial Planning
- _ Fellow Chartered Financial Practitioner
- _ SMSF Accredited
- Aged Care Specialist

I have met the following Financial Advisers Standards and Ethics Authority (FASEA) requirements:

- Education standard
- Passed the Financial Advisers Exam

I hold the following memberships:

- FPA CFP Professional

I am authorised to provide the following financial services:

Superannuation and Retirement Planning
Personal Superannuation Pensions and Annuities Self-Managed Superannuation Centrelink / Veterans' Affairs Assistance Aged Care
Wealth Creation and Investments
Deposit Products Investment Bonds Managed Investments Exchange Traded Products Listed Securities (Shares and other products) Margin Lending Gearing
Wealth Protection
Personal Insurance Business Insurance Insurance Claims Assistance
Other Financial Planning Services
Budgeting and Cashflow Management Debt Management Estate Planning Assistance

My remuneration

I am remunerated by:

- DMFS Financial Advisers pays David a salary and profit distributions from CAR.

The following table summarises the types of fees or commissions that applicable to the services that I provide. Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply. All amounts are inclusive of Goods and Services Tax (GST).

Remuneration Type	From	To
Implementation Fee	$0	$5,500
SoA Preparation Fee	$0	$5,500
Hourly Rate	$440	
Remuneration Type	**Initial**	**Ongoing (pa)**
Adviser Service Fee	$0 to $0	$3,500 to $11,000
Adviser Service Fee*	0% to 0%	up to 1.1%
Insurance Commission*	0% to 66%^	0% to 35%

*Based on a % of funds invested or insurance premiums

^Applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020 commission of up to 130% will apply to additional cover.

For example, a 1% Adviser Service Fee based on a $200,000 investment would equal a $2,000 fee payable.

Benefits, interests and associations

The business, associated entities or I have arrangements with the following parties that may be capable or reasonably seen to be capable of influencing my advice. Arrangements may include payments or benefits and/or where another party may benefit financially should you utilise certain services or products.

Where applicable the specifics of any benefits or payments made or received will be disclosed to you in writing and agreed at the time of providing advice.

Referral Parties
Alan Jarrott (LifeJems)