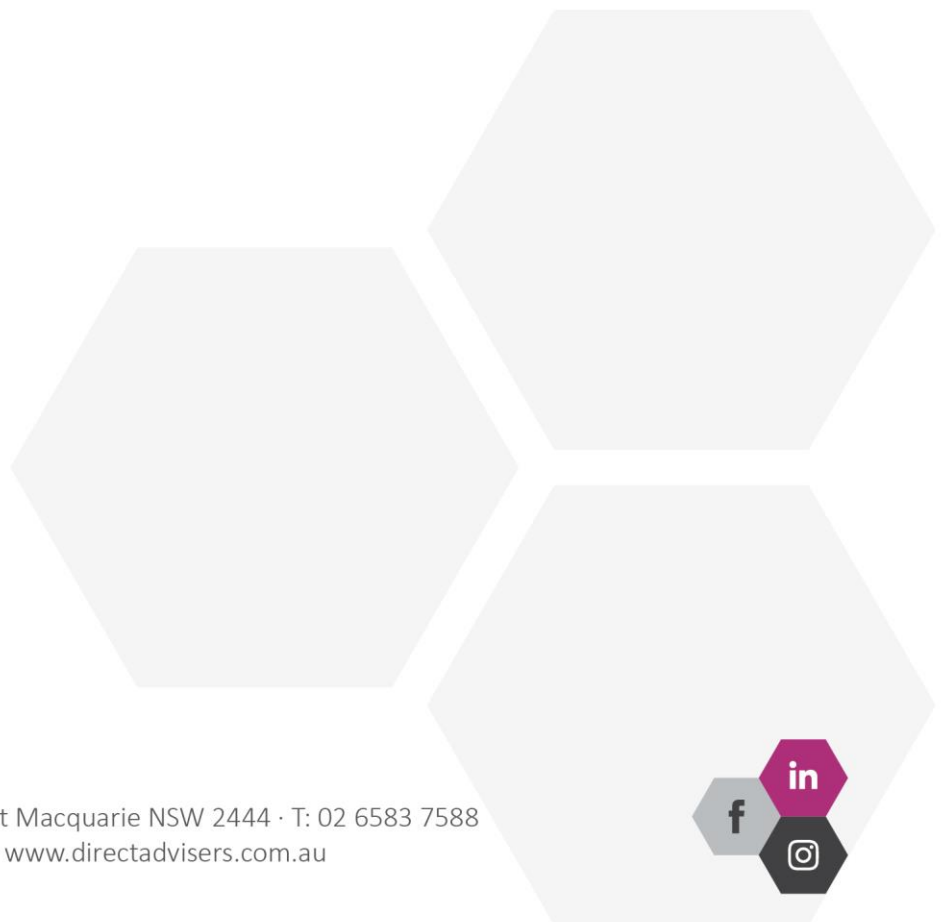


Financial Services Guide

V9.0

Independent Financial Planning

1 July 2021



Direct Advisers Pty Ltd

P.O Box 269 · 106 William Street · Port Macquarie NSW 2444 · T: 02 6583 7588

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ABN 82 056 697 | AFSL No. 236855

FINANCIAL SERVICES GUIDE

Independent

We are independent, impartial and unbiased within the meaning of the Corporations Act.

This Financial Services Guide describes our financial planning and advisory services to assist you to decide whether to use our services. It describes how we are remunerated, our professional indemnity insurance and how we handle any complaints you may have.

We may give you other documents when providing our services. These may include:

- **Statements of Advice** - If we provide you with advice about your personal circumstances, we will set out our advice in a Statement of Advice (or in some cases, a shorter document called a Record of Advice). This will also tell you how we will be remunerated for the advice we give you. When we provide further advice to you, we may not give you a Statement of Advice, however we will record the advice and you can ask us for a copy of the advice by calling us.
- **Product Disclosure Statements** - If we recommend that you acquire a financial product, we will also provide you with a Product Disclosure Statement containing information about the product's features and risks.

OUR SERVICES

Direct Advisers Pty Ltd holds an Australian financial services licence and Ursula Boorman is an authorised representative of Direct Advisers Pty Ltd

Our high quality financial planning and advisory services can assist you to:

- Identify your financial and investment objectives, taking into account your current financial position and personal circumstances;
- Help you to develop financial goals and investment strategies;
- Advise you how to implement your investment strategies; and
- Recommend and arrange financial products that are suitable for your needs.

We provide advice in the following areas:

- Retirement – transition to retirement, social security advice, aged care planning
- Retirement planning – income and investments
- Self-Managed Super Fund – advice, establishment
- Estate Planning
- Cash Management – budgeting, debt management reduction
- Superannuation – consolidating or optimising superannuation
- Investment – full financial plan, one off investment

The financial products we can arrange for you include:

- Deposit and payment products
- Securities
- Managed investment schemes
- Superannuation, including SMSFs
- Derivatives
- Foreign exchange contracts

- Investor directed portfolio services
- Managed discretionary account services
- Government debentures, stocks and bonds
- Retirement savings accounts
- Life risk and investment products
- Margin lending

We research a broad range of products and select those that are worthy of recommendation to our clients. We also review the performance of those products periodically to ensure they remain competitive and will meet your ongoing needs.

We act for you when giving advice and arranging financial products.

HOW CAN YOU DEAL WITH US?

You can deal with us in person, by phone, email or via video link. It is important that you provide us with complete and accurate information about your circumstances and you take the time to check any assumptions we make and the basis for our advice. If you don't our advice may not be appropriate for your needs.

Naturally, your circumstances may change over time. When this happens, our initial advice and recommendations may no longer be appropriate for you. We can periodically review your financial position, personal circumstances, financial goals and investment strategies to decide whether those strategies and goals and the financial products you hold are appropriate. Or, you can contact us for a review when your circumstances change.

HOW WE ARE PAID

<p>Financial planning and investment services</p>	<p>Our fees for financial planning and investment services depend on the type of services we provide to you.</p> <p>As an independent firm we receive no other payments apart from the fees paid by our clients. We will always work with our clients to provide a preferred payment method.</p> <ul style="list-style-type: none"> • Initial Meeting- During our initial meeting we may provide you with general information (General Advice). This advice is information only that is relevant to your personal circumstances but does not take into account those circumstances. You need to consider your circumstances before taking any action. Initial Meeting Fee: We may charge between \$330 and \$1100 inc GST for our initial meeting. You will be quoted a fee before your appointment and this fee will offset any work that we commence in the following three months. This fee will depend on the time and complexity of the topics involved. • Initial advice fee - For our initial review and advice, we charge a fee of between \$4,800 to \$13,200 incl GST, depending on the complexity of your situation. We may ask you to pay a deposit or to pay this in advance. • Implementation fee – For implementing our recommendations, we may charge a fee of between \$1,650 to \$3,300 incl GST, depending on the extent of the work required. Please note that an implementation Fee will not always apply. You may not need our assistance to implement the advice.
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	<ul style="list-style-type: none"> • Ongoing advice fee – If you ask us to provide ongoing review and advice services or if your current challenge requires assistance over a 12 month period we will recommend a retainer. This retainer will reflect the services and support that you require. This may, or may not, include investment management. <p>As an independent firm we also offer the option of charging for our financial planning and investment services on the basis of the time that we spend looking after your needs. The rate will depend on the nature of the services you ask us to provide, for example:</p> <ul style="list-style-type: none"> • Financial planning and investment advice - \$330 incl GST per hour • Implementation of our advice - \$120 incl GST per hour • Ongoing review services - \$330 incl GST per hour • Administration support - \$120 incl GST per hour <p>We will provide a fee estimate when you engage us to provide services to you.</p>
Life insurance services	<p>Generally, we prefer to refer our clients to an Insurance Specialist.</p> <p>We do not receive any referral fees or incentives.</p> <p>If we are directly involved in assisting with your insurances we will also charge you an insurance advice fee, the amount of which will depend upon the type of insurance we arrange. This fee is payable in addition to the premium.</p>
	Ursula Boorman is a shareholder in our business, Direct Advisers Pty Limited

WHO WE PAY?

Advisers	Our advisers are paid an annual salary.
Referrers	We do not pay or receive payment for referrals.

IMPORTANT ASSOCIATIONS

We are an independent firm and have no financial or other arrangements with Investment or Insurance providers.

OUR PROFESSIONAL INDEMNITY INSURANCE

We have professional indemnity insurance in place which covers us for any errors or mistakes relating to our financial planning services. This insurance meets the requirements of the Corporations Act and covers the services provided by us / our advisers, our authorised representatives and/or referrers after they cease working with us provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.

WHAT TO DO IF YOU HAVE A COMPLAINT?

If you wish to complain about our services, you can either discuss the matter with your adviser or contact our Complaints Officer on 02 6583 7588. We will acknowledge receipt of your complaint immediately, and attempt to resolve it within 30 days.

We are a member of the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution scheme that provides fair and independent financial services complaint resolution that is free to consumers. If an issue has not been resolved to your satisfaction, you can lodge a complaint with AFCA. Any decision AFCA makes is binding on us, but not on you.

You can contact AFCA at www.afca.org.au, info@afca.org.au or (freecall) 1800 931 678. You can also write to AFCA at:
Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

HOW CAN YOU CONTACT US?

We can be contacted at:

Your financial planner Ursula Boorman AR No: 279 542 Suite 2 , 106 William Street PORT MACQUARIE NSW 2444 Ph: 02 6583 7588 Email: enquiries@directadvisers.com.au www.directadvisers.com.au	Our AFS licensee Direct Advisers Pty Limited ABN: 82 056 697 342 AFS Licence No: 236 855 Suite 2 , 106 William Street PORT MACQUARIE NSW 2444 Ph: 02 6583 7588 Email: enquiries@directadvisers.com.au www.directadvisers.com.au
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This FSG has been authorised for distribution by the AFS licensee identified above.

HOW WE PROTECT YOUR PRIVACY?

We are committed to protecting your privacy. We use the information you provide us to advise you on your financial circumstances, goals and strategies. We provide your information to the product issuers with whom you choose to deal (and their representatives). We do not trade, rent or sell your information. We may disclose your personal information to service providers who operate outside Australia. The most common example of when we share your personal information overseas is when we work with overseas service providers who prepare financial advice documents.

When we send your personal information to overseas recipients, we make sure appropriate data handling and security arrangements are in place

All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act
Personal information is generally hosted on servers located in Australia. If you access our services from outside Australia, you consent to the transfer of your personal information to Australia, a jurisdiction that may not provide the same high level of protection we apply in Australia.

If you don't provide us with full information, we can't properly advise or assist you with your financial services needs. For more information about how to access the information we hold about you, how to have it corrected and how to complain if you think we have breached the privacy law, ask us for a copy of our Privacy Policy by contacting us on 02 6583 7588 or visiting our website at www.directadvisers.com.au.

This FSG was prepared on 1st July 2021

ADVISER PROFILE



Your adviser will be Ursula Boorman. Ursula is a member of the Financial Planning Association (FPA). Number 023080 and is a Certified Financial Planner (CFPTM).

ASIC authorised representative number 279542

Ursula has been involved in banking and financial services since 1988.

Ursula holds the following qualifications:

- Certified Financial Planner™
- SMSF Specialist Advisor™
- Accredited Aged Care Professional™
- Bachelor of Economics
- Diploma of Financial Planning

Ursula is particularly skilled at developing financial strategies that enable clients to achieve their goals through her understanding of the way that superannuation, taxation and social security legislation interact with each other.

Ursula Boorman is an Authorised Representative, and the Principal and Sole Director of Direct Advisers Pty Limited.

Ursula is passionate about giving clients the confidence they need to take control of their financial situation and provides strategies to help them plan for their future.

OUR TEAM

Direct Advisers Pty Ltd is owned by Ursula Boorman and Peter Rodgers

PETER RODGERS

Peter Rodgers, business founder and investment strategist, holds a Bachelor of Arts degree. He founded the business in 1986.

Peter is particularly skilled in understanding investments and investment portfolio construction. His main role is developing investment strategies.

TREVOR BOORMAN

Trevor is responsible for the administration of our Term Deposit investment portfolio. In addition to these duties, Trevor provides administrative support and assists with research into new products and systems within the business.