

# Financial Services Guide

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**EFDB Pty Ltd**  
Level 6, 7 Macquarie Place  
Sydney NSW 2000  
AFSL 311720  
ABN 64 112 871 922

An important task, at the start of our relationship, is to let you know from the outset that you have the right to ask us about our charges, the type of advice we will give you, and what you can do if you have a complaint about our services.

This Financial Services Guide [FSG] is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with financial services. The matters covered by the FSG include, who we are, how we can be contacted, what financial services we are authorised to provide to you, the remuneration and other benefits we are authorised to provide to you, the remuneration and other benefits received by EFDB Pty Ltd, as Licensee, the adviser and any other relevant parties, details of any potential conflict of interest, details of our internal and external dispute resolution procedures and how you can access them.

It is intended that this FSG should assist you in determining whether to use any of the services described herein.

#### **Not Independent**

EFDB Pty Ltd does not qualify as 'Independent' under section 923A[2][a][i] of the Corporations Act, as we earn commissions from the sale of life risk insurance products.

You should be aware that you are entitled to receive a Statement of advice [SOA] or Record of Advice [ROA] whenever we provide you with any advice which takes into account your financial objectives, financial circumstances, needs and requirements. The SOA or ROA will contain the advice, the basis on which it is given and information about fees, commissions and associations that may have influenced the provision of the advice. On an ongoing basis, an ROA will be provided instead of an SOA if there have been no significant changes in your personal circumstances or the basis of the advice has not significantly changed since your last SOA was provided. You have the right to request a copy of the ROA at any time.

In the event we make a recommendation to you to acquire particular financial product [other than securities] or offer to issue or arrange the issue of a financial product on your behalf, we must also provide you with a Product Disclosure Statement [PDS] containing information about the particular product that will enable you to make an informed decision in relation to the acquisition of that product.

If you have a current industry or employer superannuation fund, we will only recommend a rollover to another superannuation fund if it is in your best interest. However, please note, we do not recommend specific industry or employer funds as new funds as they are not on our Approved Product List.

You may have a statutory fourteen [14] day cooling off period for the return of the certain financial products and you should refer to the Product Disclosure Statement for details, if applicable, relating to any cooling-off period.

The distribution of the FSG to you by your adviser has been authorised by EFDB Pty Ltd. EFDB will be responsible to the client for any advice provided.

We have a number of authorised advisers who operate on our behalf. Details about our services and specific details about your adviser are provided in Part 1 of this FSG. Part 2 of this document details EFDB Pty Ltd's trading name and corporate authorised representatives and each respective company's contact details.

EFDB Pty Ltd confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with the law. In particular, our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured of EFDB Pty Ltd and our authorised representatives in respect of our authorisations and obligations under our Australian Financial Services Licence. The insurance will continue to provide such coverage for any authorised representative/employee who has ceased work with EFDB Pty Ltd for work completed while engaged with us.

# Financial Services Guide (Part I)

## Who are we?

EFDB Pty Ltd [EFDB] was established in 2005. It is a leader in the Australian financial services marketplace, offering a range of financial products and services that challenge traditional investment boundaries and offer diverse capabilities.

We offer holistic advice and work alongside your other Specialists, i.e. Accountants, Solicitors, Mortgage Brokers or Bankers etc. We have clients all over Australia who are using our experience to create wealth, enjoy a comfortable retirement, or both. Our goal is to utilise our clients' assets, as well as their income, to achieve their personal goals without adversely affecting their current lifestyle.

Your advisers have over 100 years combined experience and their details and their areas of expertise are detailed below.

We are committed to facilitating high quality advice and continued excellence in our service to all our clients.

## Who are our Financial Advisers/Authorised Representatives?

**Ben Peters** is a Senior Financial Adviser [Financial Adviser/Authorised Representative No: 291674] of EFDB Pty Ltd. He is authorised to provide advice and deal in all the authorisations permitted under the EFDB AFS Licence. Ben has over 20 years of relevant experience in his areas of advice.

Ben's professional qualifications are:

- Financial Adviser, having met the Professional Standards set out in s921B of the Corporations Act 2001
- Graduate Diploma of Financial Planning
- Chartered Financial Strategist through AIOFP [Association of Independently Owned Financial Professionals]

**Michelle Peters** is a Senior Financial Adviser [Financial Adviser/Authorised Representative No: 291675] of EFDB Pty Ltd. She is authorised to provide advice and deal in all the authorisations permitted under the EFDB AFS Licence. Michelle has over 20 years of relevant experience in her areas of advice.

Michelle's professional qualifications are:

- Financial Adviser, having met the Professional Standards set out in s921B of the Corporations Act 2001
- Graduate Diploma of Financial Planning
- AAIBF Member [15 Years Finance and Banking Experience]
- Chartered Financial Strategist through AIOFP [Association of Independently Owned Financial Professionals]

**Ross Ellice-Flint** is an Authorised Representative [Individual Authorised Representative: 231977] of EFDB Pty Ltd. He is authorised to provide general advice in all the authorisations permitted under the EFDB AFS Licence. Ross has over 30 years of relevant experience in his areas of advice.

Ross' professional qualifications are:

- Bachelor of Financial Administration
- Fellow of the Institute of the Chartered Accountants Australia & New Zealand [CAANZ]

**Paul Oliver** is a Senior Financial Adviser [Financial Adviser/Authorised Representative No: 001001127] of EFDB Pty Ltd. He is authorised to provide advice and deal in all the authorisations permitted under the EFDB AFS Licence. Paul has relevant experience in his areas of advice since 2006.

Paul's professional qualifications are:

- Financial Adviser, having met the Professional Standards set out in s921B of the Corporations Act 2001
- Bachelor of Business
- Graduate Diploma of Financial Planning
- Chartered Financial Strategist through AIOFP [Association of Independently Owned Financial Professionals]

**Carla Allen** is an Authorised Representative and Financial Adviser [Financial Adviser/Authorised Representative No: 000464805] of EFDB Pty Ltd. She is authorised to provide advice and deal in all the authorisations permitted under the EFDB AFS Licence. Carla has relevant experience in her areas of advice since 2001.

Carla's professional qualifications are:

- Financial Adviser, having met the Professional Standards set out in s921B of the Corporations Act 2001
- Bachelor of Economics
- Certified Financial Planner [CFP®]
- Fellow of the Institute of the Chartered Accountants Australia & New Zealand [CAANZ]

**Jeremy [Thiam Foo] Cheong** is an Authorised Representative [Individual Authorised Representative: 1235454] of EFDB Pty Ltd. He is authorised to provide general advice to retail clients, provide personal advice and deal in all the authorisations permitted under the EFDB AFS Licence to wholesale/sophisticated clients. Jeremy has relevant experience in financial planning since 2009. Jeremy's role is to manage client investment portfolios and sits on the investment committee focusing on fixed income securities and ethical investments.

Jeremy's professional qualifications are:

- Bachelor of Commerce with International Business and Finance Majors
- RG146 Accredited
- Chartered Financial Analyst® [CFA®]

**Aleksandar Radosevic** is an Authorised Representative and Financial Adviser [Financial Adviser/Authorised Representative No: [Individual Authorised Representative: 001260862] of EFDB Pty Ltd. He is authorised to provide personal advice and deal in all the authorisations permitted under the EFDB AFS Licence. Alex has relevant experience in financial planning since 2013. He currently manages client investment portfolios and sits on the investment committee focusing on domestic and international managed funds.

Alex's professional qualifications are:

- Bachelor of Commerce with Economics and International Business Majors
- RG146 Accredited

**Hugh Campbell** is an Authorised Representative and Financial Adviser [Individual Authorised Representative: 001266743] of EFDB Pty Ltd. provide personal advice and deal in all the authorisations permitted under the EFDB AFS Licence. Hugh has relevant experience in financial planning. He currently manages client investment portfolios and sits on the investment committee.

Hugh's professional qualifications are:

- Financial Adviser, having met the Professional Standards set out in s921B of the Corporations Act 2001
- Bachelor of Economics
- Diploma of Financial Planning

**Jacob O'Sullivan** is an Authorised Representative and Financial Adviser [Individual Authorised Representative: 001233073] of EFDB Pty Ltd. He is authorised to provide personal advice and deal in all the authorisations permitted under the EFDB AFS Licence. Jacob has relevant experience in financial planning since 2013. He currently manages client investment portfolios and sits on the investment committee.

Jacob's professional qualifications are:

- Financial Adviser, having met the Professional Standards set out in s921B of the Corporations Act 2001
- Bachelor of Business [Professional Accountancy]
- Advanced Diploma of Financial Planning
- Certified Financial Planner [CFP®]

**Melanie David** is an Authorised Representative and Financial Adviser [Individual Authorised Representative: 001309240] of EFDB Pty Ltd. She is authorised to provide personal advice and deal in all the authorisations permitted under the EFDB AFS Licence. Melanie has relevant experience in financial planning since 2021. She currently manages client investment/super portfolios and is licensed to provide insurance advice for her clients.

Melanie's professional qualifications are:

- Financial Adviser, having met the Professional Standards set out in s921B of the Corporations Act 2001
- Bachelor of Applied Finance and Economics
- Master of Financial Planning

## Association Memberships

- Association of Independently Owned Financial Professionals [AIOFP] – The business is a practice member of the AIOFP, an Association that represents practices that are not owned or affiliated with Financial Institutions. The business does accept commissions from Risk and past Financial Products.

## Why are we Different?

We are a one stop based business that has Specialists in many areas. We aim to make your life easier by taking the hassle out of your personal financial planning needs. Exceptional client service is our priority.

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## We believe our team approach will be seen as the next generation of financial consulting.

Unlike most financial planning companies, we are not obligated to any financial institution, bank or insurance company. We are free to recommend products that we feel best suit our clients' needs.

We offer personal advice for each client who is treated as a valuable customer.

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## What Do We Offer?

### Financial and Retirement Planning

- Structural Advice e.g. Trusts, SMSF or individual
- Asset Protection and Trusts
- Philanthropic Strategy
- Redundancy Advice
- Executive Advisory
- Expatriate Services
- Planning for Retirement
- Transitioning into Retirement
- SMSF
- Aged Care
- Multi Family Office Services
- Portfolio Management
- Investment Opportunities and Funds
- Cash Flow and Tax Planning

### Superannuation and Self-Managed

#### Superannuation

- Self-Managed Super Funds
- Rollovers
- Investment Strategy
- Company Super Funds
- Employee Benefits

### Portfolio and Financial Administration Management

## Life and Disability Insurances

- Life Insurance
- Total and Permanent Disability Insurance
- Trauma Insurance
- Group Insurance
- Income Protection Insurance
- Business Insurance

Additionally, through our referral partners, we can refer you to them for the the following services:

- Estate Planning and Generational Changes
- Lending Solutions
- Financing

Should you be referred to one of EFDB Pty Ltd's referral partners, we may receive a fee for the referral. You will receive more detailed information concerning any referral fee in your SOA or other relevant document.

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## What services do we provide?

The core business of EFDB is wealth management. By combining excellence in investment portfolio construction and maintenance, financial planning and personal risk advice, we help our clients protect and grow their wealth, to achieve financial independence and we personalise the service to suit each person/s requirements.

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## Sound Advice and Personal Service

EFDB can help manage your wealth by providing a full range of investment and financial services. Using local and international expertise, our recommendations aim to meet your specific needs, based on economic, financial and investment research. You will benefit from sound advice, prudent investment management and personal advice.

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## Your Financial Plan - Your Future

Little is achieved without organisation. You must know what your financial objectives are, have a time scale for their achievement, have a good idea of how your objectives will be achieved and be well organised to put your plans into action and monitor your progress.

EFDB will assist you in each step of this process from clarifying objectives, the development of a financial strategy, long term strategic client outlook, implementing your plan and provide ongoing monitoring to make sure you stay on track. Our advice takes into account the taxation, risk management, your personal requirements, social security, estate planning and further requirements which will maximise opportunities and help you secure your financial future. If you wish, we can liaise with your accountant and solicitor to ensure the most appropriate arrangements are put in place for you.

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### **Portfolio Construction and Maintenance**

The construction of a portfolio requires a special attention to the type of investments used as well as the specific investments selected. Investments may include direct investments in shares and real estate as well as deposit products, managed investments, investment syndicates and private equity fund. The objective is to combine the most appropriate mix of investments where each complement the others in the portfolio by adding diversity or adding to the mix of investment styles. We help many of our clients buy and sell investments listed on the Australian Stock Exchange. We integrate research from major research houses and stock broking firms which help in our successful stock selection process that aims to build wealth with more security and less volatility than would normally be expected. Transactions are implemented efficiently and cost effectively.

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### **Personal Insurance**

There are two important issues when it comes to personal insurance; determining the appropriate level of insurance and then selecting the appropriate policy at an affordable price. We offer personal insurance advice through a number of Australia's largest insurers, to ensure we can select the policies to best meet your needs.

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### **Superannuation**

Our superannuation specialists can assist you in choosing the best investment, insurance and administration options to meet your business or personal superannuation requirements.

EFDB offers access to the full range of superannuation products, including Self-Managed Super Funds, master trusts, wrap accounts and corporate superannuation funds. All backed with sound advice, personal service, industry experience and market leading research.

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### **Superannuation Fund Service**

Operating your own Self-Managed Super Fund [SMSF] can be time consuming and daunting. EFDB provides expertise to establish and assist in the ongoing compliance requirements of operating your own fund.

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### **Service Agreement**

A formal service agreement is available, with the aim to document the solutions, services, processes and responsibilities of EFDB and you.

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### **What Will We Not Do?**

We will not provide advice on products that are not on our Approved Products List. Your adviser does not have authority to advise on products that are not approved by EFDB.

We will not provide advice on classes of financial products other than those identified in EFDB's AFS Licence.

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### **What are EFDB's Authorisations under AFS Licence?**

EFDB is authorised to provide advice and arrange for the issuance of the following financial products:

- Basic & non-basic deposit products;
  - Debentures, stocks or bonds issued by a government;
  - Life insurance products;
  - Managed investment schemes [including IDPS];
  - Retirement savings accounts;
  - Securities;
  - Standard margin lending facilities; and
  - Superannuation.
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### **A Full Range of Investment Services and Ongoing Personal Advice**

You can choose to simply place your investment through EFDB or to retain us for assistance in the ongoing management of your wealth.

The following services are available:

- Quarterly reviews and reports on your Portfolio
- Annual reviews and update on your wealth management strategy including advice on asset allocation and portfolio tax efficiency.
- Ongoing review and assessment of investments within the investment portfolio with specific advice on any concerns relating to individual assets.
- Monitoring of asset accumulation targets to achieve financial goals.

In addition, we can provide:

- Guidance on appropriate levels of spending.
- Ongoing insurance reviews.
- Ongoing estate planning reviews with the help of our referral partners.
- Ongoing access to your adviser.

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### **What Do We Expect from You?**

We expect that you will provide us with accurate information that we request so that we have a reasonable basis on which to provide you with advice. We expect that you will use our advice to enable you to make informed financial decisions on behalf of all interested parties.

We expect that, where appropriate, you inform your adviser of any changes that may influence your future objectives.

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### **How Are We Paid for the Services We Provide?**

#### **Initial Meeting**

There is no charge for an initial one-hour discussion that allows you and your adviser to assess the merits of working together and to consider the range of services to best meet your needs.

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#### **Hourly Advice**

If you become a client, any advice or service provided after the first appointment is charged on an hourly basis or will form part of your ongoing service fee.

If you are requiring one-off advice and are not an ongoing client, you will be charged for the time spent on the advice you have requested. This will

include the time spent during your first appointment. Advice given includes time spent doing research and further discussions with you and/or the necessary contacts. You will be invoiced for this once the work has been completed unless agreed otherwise.

All fees will be agreed to prior to services being provided.

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#### **Plan Preparation Fee**

A nominal fee may be charged for the preparation of a plan depending upon the method and complexity of your situation. If so, a fixed price quote will be provided before any work commences.

We choose to be flexible in earning our fees and offer you the flexibility to select the fee payment method most suitable to you.

You may request in writing a copy of any advice document up to seven (7) years after the advice has been given.

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#### **Ongoing Service**

Apart from Corporate Superannuation (please refer to Part 2 of the FSG if relevant), the annual ongoing management fee may be higher or lower than 1.1% inclusive of GST of portfolio assets up to \$1 million. Portfolios larger than \$1 million are individually priced.

For example, if your portfolio assets were \$1 million and we charged 1.1% as our ongoing management fee, this would be \$11,000 inclusive of GST per year.

If we have an ongoing fee arrangement with you and you are a retail client, you will receive from us a Fee Disclosure Statement annually setting out the fees you have paid to us, the services that we contracted to provide and what we did provide to you over that period.

Every year, we will also send retail clients a renewal notice (Consent Fee Form) requesting your consent for us to continue charging you a fee for the services we will provide to you.

We must have your consent within 150 days of that notice in order for us by law to continue to provide services to you.

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### **Insurance**

Commissions may be paid to EFDB by the relevant service providers for insurances placed with them. The Statement of Advice provided by your Adviser will disclose the amount of ongoing commission expected. Generally, the commission covers our cost of providing ongoing services to you. The list of ongoing services is detailed in the Statement of Advice.

In the event that you will need to claim on your insurances, we provide an insurance claims package to our clients and will charge separately on an hourly basis. Prior to us working on your claim, we will require a service agreement signed by you to confirm that you are happy to receive this service at the cost noted.

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### **Managed Accounts**

If we provide you with a managed account service, that may include investments into our model portfolios. These portfolios may change without prior warning, however you will be informed regularly of what investments are held. You should also advise us up front if you have any preferences or restrictions in relation to the holdings.

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### **Combination of Fees and Commissions**

Full disclosure of all fees will be contained in the Statement of Advice that we prepare for you. However, you will not be charged unless you have agreed to engage our service and this agreement will be contained in a service agreement/consent form that will be provided to you at the initial stage.

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### **What Commissions, Fees or Other Benefits are received?**

EFDB's calculation of fees and commissions is dependent on the level of service appropriate to the needs of the client. It has many levels of service each providing benefits befitting the clients it is designed to service.

Upfront fees are calculated as a percentage of funds invested and complexity of advice provided with a minimum invoice amount dependent on the level of service chosen.

Ongoing super/investment fees are calculated as a percentage of funds under management, this percentage is variable dependent on the level of service chosen.

All levels of service, their associated calculations for fees and charges and the ongoing services provided are discussed in the first meeting and subsequently disclosed, prior to implementation of any recommendations, in a Statement of Advice, Record of Advice or Service Agreement.

All insurance commissions and ongoing advice fees are paid to EFDB Pty Ltd. Advisers are paid a salary and performance bonus subject to adhering to specific Key Performance Indicators including compliance, ongoing service and administration.

EFDB and its Representatives may from time to time receive non-cash benefits with a cash value of less than \$300. Details of benefits between \$100 and \$300 will be maintained on a register. These benefits will normally be one-off and will not be received from a product provider on a regular basis. You have a right to request for further information in relation to the remuneration and the range of amounts or rates of remuneration received by EFDB and/or our authorised representatives.

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### **Are there any relationships or associations I should be aware of?**

EFDB is not owned by any Fund Manager or Institution and there are no relationships that will influence the advice that you receive from us.

Your adviser may hold an interest in a financial product. Any significant interest/ownership will be recorded in a register of financial product holding and where appropriate, this holding will be disclosed to you in the Statement of Advice or Record of Advice.

Should EFDB or your adviser receive any additional benefit from any product provider, we record the benefit on a register and this is available for viewing at any time.

EFDB and/or its authorised representatives have an ongoing relationship with Ellice-Flint and Co, whereby information will be shared between companies for mutual clients only. The advice provided to you will be prepared solely by the principles of EFDB and will not be influenced by Ellice-Flint and Co.

Jack Hu is a former employee of EFDB and maintains a relationship as an external investment consultant to EFDB. Jack Hu and Ben Peters are also associated with the Phoenix Growth Fund.

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**Will you give me advice that is suitable to my investment needs and financial circumstances?**

Yes. However, to do so, we need to find out your individual investment objectives, financial situation and needs before we recommend any investment to you. You have the right to not provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact the quality of the advice provided. In addition to this, your Adviser may also decline to provide advice if they feel they have insufficient information to proceed.

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**What should I know about any risks of the investments or investment strategies recommended to me?**

We will explain to you any significant risks of investments and strategies that we recommend to you. If we do not do so, you should ask us for further clarification.

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**What information do you maintain in my file?**

We maintain a record of your personal profile that includes details of your investment objectives, financial situation and needs. We also maintain records of any recommendations made to you. These records are required to be retained for at least seven [7] years. If you want to access your personal information at any time, please let us know.

We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. A copy of our privacy policy will be provided upon your request.

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**Can I specify how I give you instructions?**

Yes. You may specify how you would like to give us instructions. e.g. by telephone, fax or other means. In all cases, we must receive a written confirmation of these instructions.

EFDB may provide correspondence and important disclosure electronically. We will use the email address provided by you for electronic delivery and notifications, including availability of items via a link on our website. You may contact us at any time to request correspondence by another method, such as by post.

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**Can I tell you how I wish to instruct you to buy or sell my investment?**

Yes. You may specify how you would like to give us instructions e.g. by telephone, fax or other means. But in all cases, we must receive a written confirmation of these instructions. Should the transaction be over \$10,000 AUD, it is our company policy to obtain verbal confirmation from clients prior to actioning any request.

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**Anti-Money Laundering and Counter-Terrorism Financing**

As a financial services provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's license. We will also retain copies of this information. We assure you that this information will be held securely. We cannot provide you with services if you are unwilling to provide this information.

### **What should I do if I have a complaint?**

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you or feel like your privacy has been breached, you should take the following steps:

- Contact your adviser and tell your adviser about your complaint. Ph: 02 9223 0911 or 02 9232 3055
- We will acknowledge receipt of a complaint immediately, however, where this is not possible, acknowledgement will be made as soon as practicable.
- We will then investigate the complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution.
- If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority [AFCA]. AFCA provides fair and independent financial services complaint resolution that is free to consumers

The contact details for AFCA are:

Phone: 1800 931 678 [free call]

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

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

Mail: GPO Box 3, Melbourne VIC 3001

Furthermore, the Australian Securities and Investments Commission [ASIC] has a free of charge infoline on 1300 300 630, which you may use to obtain information about your rights and to make a complaint.

# Company Profile [Part 2]

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## Ellice-Flint Financial Planning

### Who is your adviser?

Ellice-Flint Financial Planning Pty Ltd ABN: 65 123 906 114 is a Corporate Authorised Representative [Corporate Authorised Representative Number : 313312] of EFDB Pty Ltd. This company is authorised to advise and deal in all the authorisations permitted under the EFDB AFS License.

The representatives under Ellice-Flint Financial Planning Corporate Authorised Representative are:

- Ben Peters
- Michelle Peters
- Ross Ellice-Flint
- Paul Oliver
- Carla Allen
- Jeremy Thiam Foo Cheong
- Aleksandar Radosevic
- Hugh Campbell
- Jacob O'Sullivan
- Melanie David

A description of each representative can be found in the FSG under the section 'Who are our Authorised Representatives/Financial Advisers?'

All our Representatives operate out of Level 6, 7 Macquarie Place, Sydney NSW 2000.

Phone: 02 9232 3055

Email: [clientsupport@effp.com.au](mailto:clientsupport@effp.com.au)

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## Diamond Blue Financial Services

### Who is your adviser?

EFDB Pty Ltd trading as Diamond Blue Financial Services ABN: 64 112 871 922 [AFSL Number 311720].

The authorised representatives under Diamond Blue Financial Services are:

- Ben Peters
- Michelle Peters
- Ross Ellice-Flint
- Paul Oliver
- Carla Allen
- Jeremy Thiam Foo Cheong
- Aleksandar Radosevic
- Hugh Campbell
- Jacob O'Sullivan
- Melanie David

A description of each representative can be found in the FSG under the section 'Who are our Authorised Representatives/Financial Advisers?'

All our Representatives operate out of Level 6, 7 Macquarie Place, Sydney NSW 2000.

Phone: 02 9223 0911

Email: [clientsupport@dbfs.com.au](mailto:clientsupport@dbfs.com.au)

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## Ellice-Flint Corporate Services

### Who is your adviser?

Ellice-Flint Corporate Services Pty Ltd ABN: 81 155 759 970 is a Corporate Authorised Representative [Corporate Authorised Representative Number : 418176] of EFDB Pty Ltd. This company is authorised to advise and deal in all the authorisations permitted under the EFDB AFS License.

Ellice-Flint Corporate Services [EFCS] provides a range of financial products and services to Australian companies and their employees. We specialise in assisting our corporate clients on how to best structure the benefit design of their company superannuation plan, adhere to compliance requirements of their superannuation obligations, and provide an important ongoing service to their employees by working closely with them to ensure they achieve their lifestyle goals and financial objectives.

Since the introduction of Choice of Fund and Award Modernisation, the need for ongoing financial advice for companies and their employees has increased considerably. We have clients all over Australia who are using our experience to create wealth and prepare for a comfortable retirement.

Our mission is to develop long-term relationships with our business clients, their employees and families, by providing significant value to their superannuation and employee benefits arrangements.

EFCS has an ongoing relationship with Ellice-Flint Financial Planning Pty Ltd & Ellice-Flint and Co Pty Ltd which allows us to offer holistic advice and enables us to work alongside companies and their employees' other specialists i.e. Accountants, Solicitors, Mortgage Brokers, Bankers etc. Specifically, we offer the following:

#### For Employers:

- Company and fund analysis
- Default superannuation benefit design advice
- Fund implementation and transition expertise
- Maximise group administration savings
- Provide a vehicle for adequate insurance coverage available for all employees
- Policy committee services
- Simplification of administration requirements
- Executive management packages
- Key man specific insurance advice.

#### For Employees:

- Proactive ongoing advice
- Understanding of superannuation and insurance benefits
- Fee negotiation with administration providers
- Assistance with insurance claims
- Superannuation consolidation services
- Self-managed super fund strategies
- Wealth creation
- Mortgage elimination
- Tax & retirement planning strategies.

### **Company & Fund Analysis**

Our company analysis involves collection of relevant data and we overlay this with your company's needs in the areas of superannuation, insurance, industrial relations and employee benefits. We also undertake qualitative and quantitative analysis on your existing arrangements, allowing EFCS to develop an insight into their sustainability. Factors considered at this stage include service standards of the current provider, administration efficiency, support provided, investment performance and communication.

### **Framework for Review**

Once we understand your company needs and existing superannuation arrangements, we are able to assess whether different employee groups within your company require different solutions. We can tailor our service offering to provide advice and assistance to employees based on their life stages.

### **Benefit Design**

Following our review, a discussion paper is presented to explain the alternate solutions, the EFCS service proposition and the implementation strategy (if appropriate). This is supported by a written report detailing the research undertaken in arriving at the alternate solutions, a complete fee and costing disclosure and the applicable investment default options.

### **Implementation and Transition**

If a change of administration provider is required, EFCS will provide an implementation plan and timetable of key events to ensure the transition to the new service offering is conducted smoothly. Our priority at this stage is to keep your company and employees informed of any changes by providing information sessions.

### **Ongoing Service and Review**

Regular reviews will allow us to ensure our service offering continues to meet the requirements of your company and your employees. We aim to seek periodic feedback from employees to assist in identifying areas of improvement or enhancement.

The annual ongoing management fee is up to 0.44% inclusive of GST for Company Super Plans with assets up to \$1 million. Company Super Plans with assets larger than \$1 million are individually priced.

For example, if your Company Super Plan's assets were \$1 million, our ongoing management fee would be up to \$4,400 inclusive of GST per year.

The business operates out of Level 6, 7 Macquarie Place, Sydney NSW 2000.

Phone: 02 9232 3055

Email: [clientsupport@effp.com.au](mailto:clientsupport@effp.com.au)