

## Adviser Profile

**Rodica Simos CFP®**

Authorised Representative Number 1235450

Insure Invest Pty Ltd

Corporate Authorised Representative Number 297496

*This document forms part of and should be read in conjunction with Orbe Solutions Pty Ltd Financial Services Guide (FSG)*

I am a Sub Authorised Representative and employee of Insure Invest Pty Ltd ("my Practice") which is a Corporate Authorised Representative (No. 297496) of Orbe Solutions Pty Ltd.

I have worked in the financial services industry since 2009 and became an adviser of Orbe Solutions Pty Ltd on the 2<sup>nd</sup> April 2022. I am a member of the Financial Planning Association (FPA).

### Qualifications

I hold the following qualifications:

- Masters of Commerce (Applied Finance)
- Specialist Diploma (Mathematician)
- Self Managed Superannuation Fund accreditation
- CERTIFIED FINANCIAL PLANNER®
- Ethics & Professionalism in Financial Advice
- FASEA Financial Adviser Exam

### Your Best Interests

I will act in your best interests at all times and I am bound by the law and also the Code of Professional Practice of the Financial Planning Association and the FASEA (Financial Adviser Standards and Ethics Authority) Code of Ethics.

I am committed to providing you with quality financial advice and a wide choice of products and/or services to suit your individual circumstances.

### Services I Can Provide

I can provide financial advice and deal in financial products in relation to the following areas:

- Financial Planning
- Risk Insurance
- Managed Investments
- Superannuation and Retirement Planning
- Self-Managed Superannuation Funds
- Securities
- Tax (Financial) Adviser
- Estate Planning Strategies

### My Remuneration

The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a statement of advice including implementation of that advice will depend upon the nature and complexity of the advice and or service provided. You will be charged a fee-for-service for this. If we provide advice for insurance, this involves the payment of Brokerage/Commission and may cover the cost of your advice document.

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all forms of remuneration that will apply. Full details of all fees and/or commissions will be outlined in the statement of advice that I will provide to you.

The relationship between Orbe Solutions Pty Ltd and the Practice is a cost sharing agreement. This agreement stipulates that 100% of remuneration is paid to the practice. Orbe Solutions Pty Ltd will invoice the practice for their share of costs incurred by Orbe Solutions Pty Ltd in operating the licence. I am paid a salary by the Practice. I may receive bonuses in the future.

Fees and/or commissions payable are separated into either initial or ongoing fees or commissions.

For initial advice, including the preparation of a Statement of Advice, the fee starts at \$1,100 (incl. GST) however this fee will vary depending on the complexity of the advice and the number of entities involved in the advice – for example, discretionary trusts, companies and self-managed superannuation funds.

Any ongoing fees can range up to 1.1% (including GST) of the investment amount or can be an agreed fee which will be reviewed annually.

If the practice is paid an initial commission for insurance products, it will receive 0% to 66% on the premium of the insurance. If the practice is paid an ongoing commission for insurance products, it will receive 0% to 22% on the premium of the insurance. This is not applicable where insurance is placed as a group risk policy inside superannuation or where the policy is for the benefit of the member of a default fund.

The following examples illustrate how the fees and commissions are calculated.

*With a flat Statement of Advice fee of \$2,200, the Practice would receive \$2,200.*

*With a 1.1% Adviser Service Fee paid on a \$150,000 investment, the Practice would receive \$1,650.*

*On a \$3,300 per annum ongoing adviser service fee, the Practice would receive \$3,300 per annum.*

*On a \$1,000 annual insurance premium with an initial commission of 66%, the Practice would receive \$660.*

*On a \$1,000 annual insurance premium with an ongoing commission of 22%, the Practice would receive \$220.*

## My Referral Arrangements

Neither Insure Invest Pty Ltd nor DMA Financial Strategists will pay a third party nor receive payments from a third party for any referrals.

## My Associations

At the date of my advice, I, my employer and/or associated entity have no material shareholdings in any product providers.

## My Contact Details

### Business Address

33 Fullarton Road  
KENT TOWN SA 5067

### Postal Address

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KENT TOWN SA 5071

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