



14th September 2024 | Version 1.0

InsureInvest Pty Ltd trading as **M Wealth**

Website Disclosure Information

Our guide to assisting you with your financial needs



WEALTH

PURPOSE

This Website Disclosure Information (WDI) explains the financial services and advice provided by Orbe Solutions Pty Ltd and your Financial Adviser (Adviser), who is an authorised representative of Orbe Solutions Pty Ltd. This WDI provides information on what to expect during the financial advice process including the types of documents you are likely to receive, how we are paid, what you will pay, how we manage privacy, related parties and potential conflicts of interests, and how we manage complaints.

The Adviser Profiles within this document contain important information about your Adviser including their relevant authorised representative number, qualifications, experience, areas of authorisation, and how they get paid.

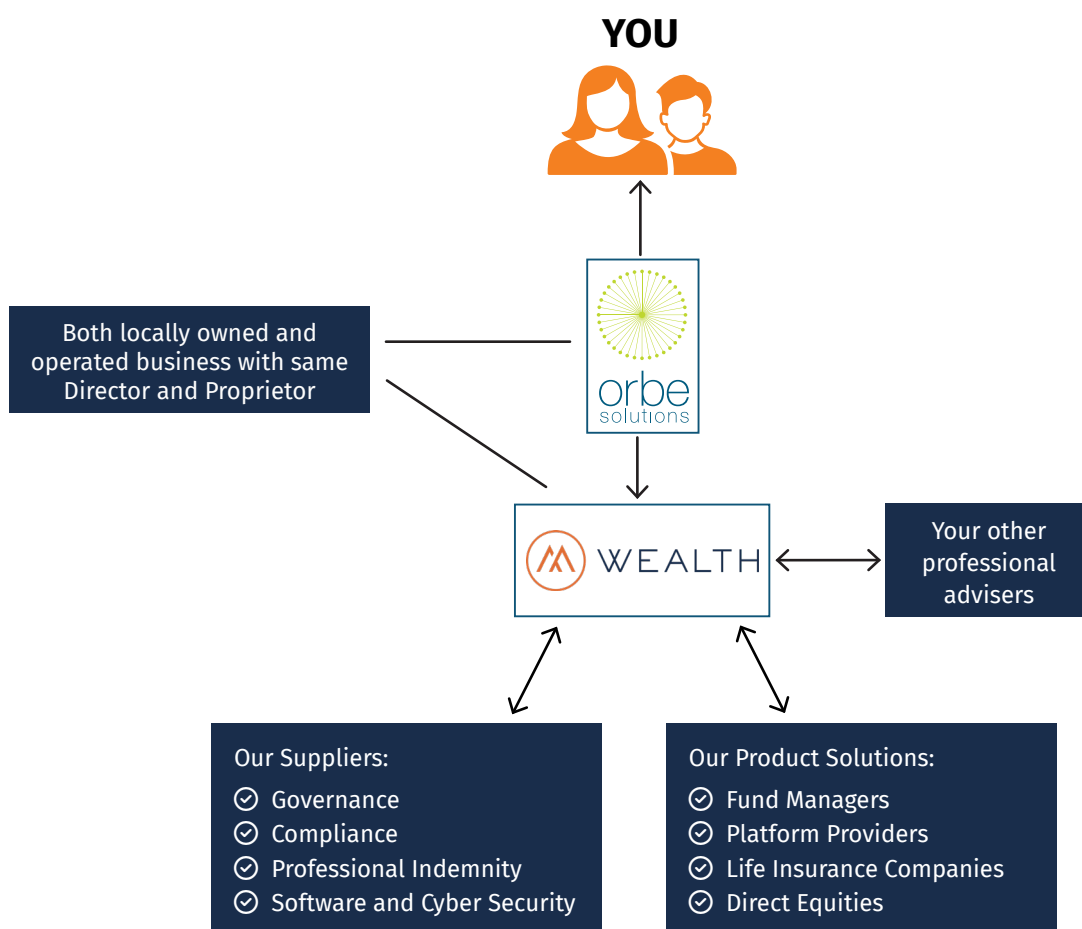
Please take the time to review before engaging our services.

LOCALLY OWNED AND OPERATED

M Wealth (The Practice) is the trading name of InsureInvest Pty Ltd. InsureInvest is a Corporate Authorised Representative (number 297496) of its Licensee, Orbe Solutions Pty Ltd AFSL Number 507622 (Orbe).

Orbe has authorised the distribution of this Website Disclosure Information.

Both businesses are locally owned and operated. They are not owned or controlled by a bank, product provider, insurance company or any other organisation.



Lack of Independence

As Orbe Solutions Pty Ltd and its Authorised Representatives receive commissions from life insurance companies, neither financial services businesses are considered independent, impartial or unbiased. The Corporations Act states that if a Licensee or an Authorised Representative receives commissions from a product issuer it cannot claim to be independent, impartial or unbiased.

ABOUT US



Our Advisers provide financial advice and services on behalf of Orbe Solutions Pty Ltd (Orbe) and accordingly Orbe is responsible for the financial advice and services they provide.

Our Advisers are committed to providing quality financial advice and a wide choice of products and/or services to suit individual client circumstances.

Our Advisers are obliged by law to act in your best interests and provide appropriate advice, when providing financial advice to you.

As part of our commitment to you, Orbe Advisers adhere to the Code of Conduct of the Financial Advice Association Australia (FAAA) and the Financial Planners and Advisers Code of Ethics.

Orbe maintains an Approved Product List (APL). Subject to attaining required accreditation, your Adviser can recommend any product on the Orbe APL. There may be instances where your Adviser will need to consider products outside of the APL. In these cases, your Adviser may apply to Orbe Solutions Pty Ltd's Responsible Manager to obtain approval.

FINANCIAL SERVICES AND PRODUCTS WE CAN PROVIDE

Orbe can offer the following services and products. Your Adviser's specific authorisations are included within their personalised Adviser Profile



Superannuation and Retirement Planning

- ☒ Self-Managed Superannuation
- ☒ Personal Superannuation
- ☒ Pensions and Annuities
- ☒ Industry and Public Sector Superannuation
- ☒ Centrelink/Veterans' Affairs Assistance
- ☒ Aged Care



Wealth Creation and Investments

- ☒ Listed Securities (Shares and other products)
- ☒ Exchange Traded Products
- ☒ Managed Investments
- ☒ Investment Bonds
- ☒ Debentures
- ☒ Cash and Term Deposits



Wealth Protection

- ☒ Term Life Insurance
- ☒ Total and Permanent Disability (TPD) Insurance
- ☒ Trauma Insurance
- ☒ Income Protection Insurance
- ☒ Business Insurance
- ☒ Insurance Claims Assistance



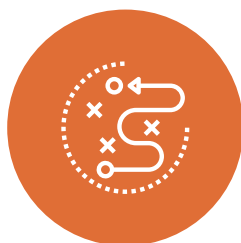
Other Financial Planning Services

- ☒ Budgeting and Cashflow Management
- ☒ Debt Management
- ☒ Estate Planning Assistance

THE ADVICE PROCESS AND DOCUMENTS YOU MAY RECEIVE

Your Adviser will guide you through the advice process.

This includes the following steps:



Engagement and Discovery

In the initial stages of the advice process your Adviser will work with you to define your financial goals and objectives, and gather relevant information required to provide you with appropriate advice.

Your Adviser will generally collect relevant information within a **Client Data Form** and file notes. You can expect to be asked questions related to your income, expenses, assets, liabilities, insurances and superannuation. It is important that you provide accurate information and keep your Adviser informed of any changes to your relevant circumstances. A declaration section is included to enable you to consent to your personal information being collected and stored. Please refer to the 'Privacy' section for more information on how we manage your privacy.

Where your goals relate to investment or superannuation advice your Adviser will also work with you to define your level of risk tolerance. A Risk Profile Questionnaire is generally used to document and agree upon your level of risk tolerance.

Your Adviser may also use an **engagement document** to define the arrangement with you, and fees that may apply.

Your Adviser will also need to verify your identity to comply with Anti-Money Laundering and Counter Terrorism Financing laws.

Strategy and Personal Advice

After obtaining relevant information, your Adviser will conduct research and develop a strategy to assist you to meet your goals and objectives. The strategy is typically developed using specialised financial planning software.

Where personal financial product advice is being provided, the strategy will be documented in a **Statement of Advice**. The Statement of Advice will include the basis of the advice, explanation of strategies and products recommended and relevant disclosures including costs of advice and products. The Statement of Advice includes an authority to proceed section where you can consent to proceed with the recommendations.

Where a financial product has been recommended, you will generally be provided with a copy of the relevant **Product Disclosure Statement (PDS)**. The PDS includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

Implementation

Where you elect to proceed with the recommendations your Adviser will work with you to implement the strategy. This may include liaising with various insurance, superannuation or investment product issuers.

Where the recommendations include the purchase of a new financial product, your Adviser will work with you to complete the relevant **Product Application Form**. This may be online, or paper based.

Where the recommendations include the purchase of an insurance policy, you may also need to complete a **Health Questionnaire**. This could be online, paper-based or over the phone. It is important to disclose any health or personal matters truthfully. Failure to disclose certain matters may result in a claim being denied.

YOUR ADVISER

David Myers

Senior Adviser and Director



Authorised Representative Number 242772

I have worked in the financial services industry since 2002 and became an Authorised Representative of Orbe on 2nd April 2022. I am a member of the Financial Advice Association Australia (FAAA) and the SMSF Association.

Qualifications

I hold the following qualifications:

- ☑ Graduate Diploma in Applied Finance
- ☑ Advanced Diploma of Financial Planning
- ☑ Diploma of Financial Planning
- ☑ Certificate of ASX Securities
- ☑ Certificate of Margin Lending
- ☑ Self Managed Superannuation Fund Specialist
- ☑ CERTIFIED FINANCIAL PLANNER®
- ☑ Ethics & Professionalism in Financial Advice
- ☑ FASEA Financial Adviser Exam

Services I Can Provide

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

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

How I am paid

I am paid a salary and as a Director and Shareholder, I receive a profit share in the form of distributions by the Practice (InsureInvest Pty Ltd). I may also receive a profit in the form of distributions from Orbe.

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

Services I Can Provide

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

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

How I am paid

I am paid a salary and may receive bonuses.

Rodica Simos

Senior Adviser



Authorised Representative Number 1235450

I have worked in the financial services industry in Australia since 2009 and became an Authorised Representative of Orbe on 2nd April 2022. I am a member of the Financial Advice Association Australia (FAAA).

Warren Standing

Senior Adviser



Authorised Representative Number 1234969

I have worked in the financial services industry in Australia since 2008 and became an Authorised Representative of Orbe on 31st May 2023. I am a member of the Financial Advice Association Australia (FAAA) and the SMSF Association.

Qualifications

I hold the following qualifications:

- ☒ Master of Financial Planning
- ☒ Accredited Aged Care Professional
- ☒ Certificate of ASX Securities
- ☒ Certificate of Margin Lending
- ☒ Self Managed Superannuation Fund Specialist
- ☒ CERTIFIED FINANCIAL PLANNER®
- ☒ Ethics & Professionalism in Financial Advice
- ☒ FASEA Financial Adviser Exam

Services I Can Provide

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

- | | |
|--|---|
| <input checked="" type="checkbox"/> Financial Planning | <input checked="" type="checkbox"/> Self-Managed Superannuation Funds |
| <input checked="" type="checkbox"/> Risk Insurance | <input checked="" type="checkbox"/> Securities |
| <input checked="" type="checkbox"/> Managed Investments | <input checked="" type="checkbox"/> Tax (Financial) Adviser |
| <input checked="" type="checkbox"/> Superannuation and Retirement Planning | <input checked="" type="checkbox"/> Estate Planning Strategies |
| <input checked="" type="checkbox"/> Margin Lending | |

How I am paid

I am paid a salary and may receive bonuses.

THE LICENSEE

Orbe Solutions Pty Ltd receives a flat fee from InsureInvest Pty Ltd for the provision of services required under its Australian Financial Services License

Our Relationships

Neither your Adviser nor the Licensee has any association or relationship with the issuers of financial products. The Licensee will, where possible, negotiate discounts through product issuers on our clients' behalf and these fee reductions will be applied directly to client's investment balances.

Your Adviser may also hold shares in Orbe Solutions Pty Ltd which may influence, or be seen to influence, the advice that they provide you. Your Adviser will disclose any relevant shareholding and any other potential conflicts within the Adviser Profile and/or advice document.

Any referral arrangements or related party arrangements your Adviser has in place will be disclosed in the Adviser Profile and your Statement of Advice.

Other Benefits

Your Adviser may also receive non-monetary benefits which include benefits of less than \$300, benefits related to education, training and provision of software related to financial products being recommended.



HOW WE GET PAID

Before providing you with advice, your Adviser will discuss with you and agree on the fees that apply and explain any benefits we receive. Full details of all fees and/or commissions will be outlined in the Statement of Advice that we will provide to you.

The cost of providing financial advice or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Orbe and InsureInvest may be remunerated by Advice and Service fees paid by you, and Commissions paid by insurance providers.

Advice and Service Fees

These are the fees paid when you have agreed to receive our advice. Our current schedule of fees is included under "What You Will Pay". They should be used as a guide only. We will discuss your individual needs and agree our fees with you.

Commissions Paid by insurance providers

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 relationship between Orbe and InsureInvest is a cost sharing agreement. This agreement stipulates that 100% of remuneration is paid to The Practice. Orbe will invoice The Practice for their share of costs incurred by Orbe in operating the license.

WHAT YOU WILL PAY

These are the fees paid when you have agreed to receive our advice. They should be used as a guide only. We will discuss your individual needs and agree our fees with you. The actual agreed fees will depend upon the complexity and scope of your advice.

Fees are separated into either initial or ongoing fees. 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% (incl. GST) of the investment amount or can be an agreed fee which will be reviewed annually. These fees can be collected either directly from you or, if you prefer, via the product you are invested in.

SERVICE	BASIS OF FEES	
Initial Consultation and Advice	Agreed fee, starting from \$1,100	
Other Fee Based Services	Hourly rates	
	Senior Financial Planner	\$330 per hour
	Associate	\$220 per hour
	Para-planner	\$220 per hour
	Support staff	\$150 per hour
Ongoing Review Services	Percentage based	up to 1.1%
	Agreed Fee reviewed annually	from \$3,300 p.a.

GENERAL ADVICE

Your Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will give you a warning when they provide you with general advice. You should consider whether you need personal advice that takes into account your individual situation before you make any decisions.

Further Advice and Ongoing Fee Arrangement

Depending on your relevant circumstances, you may require further advice such as adjustments to superannuation contributions, insurance benefit amounts, or a review of your strategy.

Further advice can generally be documented in a **Record of Advice** and relevant file notes. In some instances a Statement of Advice may be required. You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

An **Ongoing Fee Arrangement** may be used to formalise the ongoing services that your Adviser has agreed to provide for a fee.

Where you have entered into an ongoing fee arrangement for a period of greater than 12 months, you will receive a Fee Disclosure Statement (FDS) annually. The FDS will detail services and fees paid for the previous 12-month period, and the services offered and estimated fees for the next 12 months. To ensure the ongoing fee arrangement continues, you will be required to confirm in writing annually. Confirmation may also include the requirement to sign a Consent Form that is provided to your relevant investment or superannuation provider.

Alternatively, you may agree to a Fixed Term Arrangement with your Adviser. This arrangement will outline the services you will be provided for a fee over a specific term not greater than 12 months. In this case, you will not be provided with a FDS. You may be required to sign a Consent Form where the fee is deducted from superannuation.

You may cease any fee arrangements or disengage from your Adviser by providing written notice to your Adviser or product issuer.

How to provide instructions

Your Adviser may accept your instructions by phone, letter or email. In some instances, your Adviser can only accept written instructions from you and they will let you know when this occurs.

COMPLAINTS

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

- ☑ Contact Orbe Solutions Pty Ltd to discuss your complaint.
- ☑ Phone 08 8364 7100
- Email Revenue@orbesolutions.com.au
- Mail Claims
Orbe Solutions Pty Ltd
PO Box 2215
Kent Town SA 5071
- ☑ We will acknowledge receipt of a complaint immediately. Where this is not possible, acknowledgement will be made as soon as practicable.
- ☑ We will 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 an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Phone 1800 931 678
Online www.afca.org.au
Email info@afca.org.au
Mail GPO Box 3, Melbourne VIC 3001

Compensation arrangements

We have Professional Indemnity Insurance cover in place that complies with the Corporations Act 2001

PRIVACY

Your Adviser is required to maintain documentation and records of any financial advice give to you, including information that personally identifies you and/or contains information about 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.

You have the right to not provide personal information to your Adviser. In this case your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may not be able to provide you with the advice you require.

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- ☑ Financial product providers
- ☑ Financial planning software providers
- ☑ Administration and paraplanning service providers.

We may engage third party service providers to assist. We will disclose these arrangements separately to you.

Orbe respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle personal information we can provide you with a copy of our Privacy Policy on request.

HOW TO CONTACT US

Orbe Solutions Pty Ltd

PO Box 2215

Kent Town SA 5071

Phone 08 8364 7100

Email Revenue@orbesolutions.com.au