FORTNUM FINANCIAL ADVISERS

dobbrick FINANCIAL SERVICES

Fortnum Principal Practice Profile

Fortnum Financial Advisers Pty Ltd ("Fortnum Financial Advisers") is a Group representing a number of like-minded advisers united in a "client-first" approach, in which all Principal Practices have an equity stake.

Our name comes from a combination of two words – fortress and numbers. This represents our duty to you, the client, – our strength in numbers, our commitment to building your financial future, our dedication to protecting your financial security.

We represent a new approach to financial advice, delivering the highest quality financial advice based on integrity, innovation and a commitment to building your financial future.

DFS Oakland[1] (ABN 64 340 527 395) and its advisers are members of Fortnum Financial Advisers and Authorised Representatives of RI Advice Group Pty Ltd (ABN 23 001 774 125), AFSL 238429. Where indicated, the advisers of DFS Oakland may also be Authorised Credit Representatives of RI Advice Group Pty Ltd, Aust Credit Licence 238429.

Note: This Principal Practice Profile forms an essential part of the combined Financial Services and Credit Guide ("The Guide"). The Guide is not complete without it.

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DFS Oakland

Authorised Representative Number: 334394

Our Practice has been established to provide a range of wealth advice and expertise to assist clients with every aspect of their financial situation. Our firm is made up of 3 advisers with a disciplined approach to helping you build and manage your plan for financial independence.

Our team

Ross Owen Dobbrick

CFP®, DFP

Authorised Representative Number: 239379

Authorised Credit Representative Number: 395343

Ross Dobbrick holds the internationally recognised Certified Financial Planner™ or CFP® qualification. Ross has completed a Diploma of Financial Planning. With these qualifications and experience he is well qualified to help clients achieve their financial goals.

Paul Owen Dobbrick

DipFS(FP), ALPA

Authorised Representative Number: 290486

Authorised Credit Representative Number: 395339

Paul Dobbrick holds a Diploma of Financial Services (Financial Planning) and is also an ASX Accredited Listed Product Adviser. With these qualifications and experience he is well qualified to help clients achieve their financial goals.

[1] The Partnership of Dobbrick Financial Services (Gympie) Pty Ltd as Trustee for Rosendale Trust and Oakland Investment Group as trustee for Oakland Investment Group Unit Trust trading as DFS Oakland (Dobbrick Financial Services (O))

Michelle Wheeler
DipFS(FP), B.Int Bus

Authorised Representative Number: 400857

Authorised Credit Representative Number: 404804

Michelle Wheeler holds a Diploma of Financial Services (Financial Planning) and a Bachelor of International Business. She is a member of the Financial Planning Association of Australia. With these qualifications and experience she is well qualified to help clients achieve their financial goals.

Products Offered

The advisers noted in this profile are authorised to provide financial product advice to their clients and deal in:

- Deposit and payment products
- Derivatives
- Life investment or life risk products
- Interests in managed investment schemes, including investor directed portfolio services (IDPS)
- Retirement savings accounts
- Securities
- Superannuation

The advisers are also authorised to engage in credit activities other than as a credit provider in relation to credit contracts and consumer leases.

Services Offered

The advisers noted in this profile are able to offer their clients the following services:

- Investment strategies including gearing and savings plans
- Budget and cash flow planning
- Debt management
- Superannuation advice, including salary sacrifice and consolidation strategies
- Personal insurance strategies
- Centrelink / DVA advice
- Retirement planning advice
- Estate planning advice
- Advice on ownership and structures eg. Discretionary and family trusts
- Portfolio review services
- Ongoing advisory services
- Referrals to specialists, eg. Accountants, solicitors

In addition, Ross Dobbrick is able to provide clients services in:

- Self Managed superannuation

Client Fees

There are various ways that you may pay for the services that are provided.

- Fee For Service
- Commissions from a product or service provider
- A combination of the above

Your adviser will obtain your agreement to the arrangement prior to proceeding.

Fee for Service

A fee for service may be payable for the following services:

- Preparation of advice
- Initial adviser services
- Ongoing adviser services
- Ongoing review services

The fee for service may be determined by any of the following:

An hourly rate of $275 per hour (including GST) depending on the complexity of your circumstances;

An agreed fee;

A percentage of funds under advice of up to1.1% (including GST) depending on the complexity of your circumstances;

A combination of any of the above.

If you pay a fee for service to RI Advice Group, they may pay a proportion of this to DFS Oakland as detailed in The Guide under the heading ‘Commissions’. If your adviser receives a proportion of this remuneration they will inform you of the amount at the time they provide you with advice.

Commissions from product and service providers

Commissions may be paid to RI Advice Group by product and service providers who, in turn, may pay a proportion of this to DFS Oakland as detailed in The Guide under the heading ‘Commissions’.

If your adviser receives a proportion of this remuneration they will inform you of the amount at the time they provide you with advice.

Adviser Remuneration

The advisers noted in this profile may be remunerated by one or more of the following methods. If any are relevant to the advice provided to you, further details will be set out in your advice document.

- Salary

Your adviser may be paid a salary based on experience and capability.

- Bonus

Your adviser may be eligible to receive a bonus based on a combination of revenue and other non financial measures that relate to compliance, staff training and the quality of service.

Other benefits

Your adviser may also receive other benefits, all of which are detailed in The Guide under the heading ‘other benefits’.

Your adviser is also required to keep an alternative remuneration register that shows any specific payments greater than $300 in value which may be received by them from product and service providers. These registers are available at your adviser’s office for inspection with 7 days notice.

Contact details

If you would like to make an appointment, please contact our office on:

Phone: (07) 5482 7828
Fax: (07) 5482 8181
Email:
Gympie@dobbrickfinancialservices.com.au

Address:

11 Reef Street, Gympie QLD 4570