

## Davis Private Wealth Pty Ltd

This document is issued by Sentry Advice Pty Ltd ABN 77 103 642 888 AFSL 227748 (Sentry). It is Part Two of a Financial Services Guide (FSG) and should be read in conjunction with Part One.

Davis Private Wealth Pty Ltd is a Corporate Authorised Representative of Sentry and has been given permission to provide you with this FSG Part Two.

Financial Services are provided to you by:

<b>Corporate Authorised Representative Name</b>	Davis Private Wealth Pty Ltd
<b>Australian Company Number</b>	651 106 473
<b>Corporate Authorised Representative ASIC Number</b>	1299449
<b>Authorised Representative Name</b>	Gregory Davis
<b>Authorised Representative ASIC Number</b>	1245528
<b>Business Address</b>	Level 23, 500 Collins Street, Melbourne, Vic 3000
<b>Postal Address</b>	GPO Box 4347, Melbourne VIC 3001
<b>Telephone</b>	03 7031 9590
<b>Email</b>	reception@davispw.com.au

## Gregory Davis

Gregory is an Authorised Representative of Davis Private Wealth Pty Ltd and is authorised to advise and deal in the following products:

- Government Debentures, Stocks and Bonds
- Life Insurance (Risk and Investment Products)
- Retirement Savings Accounts and Superannuation
- Deposit Products
- Managed Investment Schemes
- Managed Discretionary Accounts – Advise
- Securities
- Margin Lending
- Self Managed Superannuation Funds

Gregory is not authorised to advise and deal in relation to the following products:

- Derivatives
- Managed Discretionary Accounts – Operate

## Remuneration

Sentry receives all remuneration paid upon the provision of services by Gregory and under contract deducts a Licensee fee from the amounts received. Sentry then forwards the residual remuneration onto Davis Private Wealth Pty Ltd. Davis Private Wealth Pty Ltd then pays Gregory a salary and directors distributions.

All fees and charges will be discussed and agreed with you prior to commencing any work.

### Fee for Service

There is no charge for our initial consultation meeting

### Initial Advice

If you elect to have us prepare an advice document, we will charge a fee. The fee will depend on the complexity of the advice. This fee will be agreed in writing with you prior to commencement.

The minimum fee charged is \$550 while the maximum fee is \$15,000.

### Implementation

We may charge a fee for implementing our recommendation. This fee is payable when you decide to proceed with the implementation of any one or more recommendations provided to you. The actual fee will depend on the complexity of the advice provided. This fee will be disclosed in your advice document.

The minimum fee charged is \$0 while the maximum fee is \$5,000.

### Ongoing Service Package

Our ongoing service package is a 'fee for service' and may be an agreed flat fee or calculated on a percentage of the funds under management.

The minimum fee charged is \$2,000 while the maximum fee is \$50,000.

Many of our clients engage us to provide ongoing advice and support using fixed term service agreements but if we have an ongoing fee arrangement with you, we will provide you with a fee Disclosure Statement (FDS) annually. This sets 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.

We may charge an hourly rate for the advice we provide in the range of \$200 - \$450 per hour.

All fees are exclusive of GST.

You will be invoiced directly for these fees and may elect to pay Sentry directly or have these fees deducted from your investments.

### Commission

Product providers may pay a commission directly to Sentry for some financial products.

Commission payments may be either initial or ongoing. Initial commissions are generally a once off payment made when new business is placed or additional contributions are made to a financial product. Ongoing commissions are paid whilst you hold the product.

Where possible we may agree to refuse to receive these commissions, rebate these commissions to your account, or use the commissions to offset some or all of your agreed fee for service.

### Commission on Life Insurance Products

Initial commission may be up to 66% of the initial annual premium. Ongoing commission may be up to 50% of the ongoing annual premium.

Should you cancel an insurance contract within the first two years the Adviser reserves the right to invoice you an amount equal to the costs they have incurred as a result of the provision of financial services to you.

### Referral arrangements

If a referral arrangement applies to you, Gregory will provide you with further details.