

BUSINESS PROFILE

ADVISER PROFILE VERSION:

Version 1.0

This document contains a Business and an Adviser profile. The business profile provides information about the business your adviser works for. The adviser profile provides information about your adviser - their contact details, qualifications, experience and any memberships they may hold. It also outlines the strategies and products your adviser can provide advice on.

These profiles are part of the Financial Services Guide (FSG) and are only complete when they are provided together.

DATE ISSUED

20/03/2020

ABOUT OUR LICENSEE



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Insight is responsible for the services provided by any of its authorised or credit representatives.



Rick Davis Pty Ltd is a corporate Authorised Representative No. 235219 of Insight Investment Services Pty Ltd.

OUR CONTACT DETAILS

TRADING NAME Sarina Insurance & Financial Services
BUSINESS ADDRESS Suite 3/39 Broad Street,
POSTAL ADDRESS Sarina, Qld 4737
As above
TELEPHONE 0749562243
FAX 0749562580

ABOUT OUR TEAM

Rick and his team have been advising sole traders and small business owners on their personal insurance requirements since 1983, from their office situated next to the Bendigo Bank.

ADVICE FEES



The fees charged for our advice and services may be based on:

- A set dollar amount that is agreed between you and us and invoiced directly to you.
- A percentage-based fee that is agreed between you and us and paid via your product (if possible).

Please refer to our Client Value Proposition for full details in relation to the cost of our services.

Our advice fees (inclusive of GST) include charges for the following advice services:

INITIAL CONSULTATION (1 HOUR)	No charge
ADVICE HOURLY RATE	\$132 incl GST
INITIAL ADVICE	No charge
ADVICE IMPLEMENTATION	Paid by provider through commission
ONGOING ADVICE	\$132 hr incl GST
ADDITIONAL ADVICE	\$132 hr incl GST

Fees will increase on July 1 each year in line with the Consumer Price Index (CPI).

COMMISSIONS

Commissions may be payable by product issuers for services in relation to insurance, banking deposit products, margin lending, some loan products and older investment products and annuity products. For insurance, the commission is factored into the annual premium and may range as follows:

- From 0% to 66% of the initial premium
- From 0% to 22% per annum of the renewal premium

For other products, this may range as follows:

- From 0% to 10% of the initial amount invested
- From 0% to 1.0% per annum for the value of your investment balance

Generally, the payment we receive will be based on the service provided. Details of other payments we receive are contained in the Product Disclosure Statements (PDS) for most financial product issuers, which are available from your adviser.

You have a right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and/or representative.

HOW ARE WE PAID

Insight collects our fees (incl. GST) and provides licensee services to support our business, under this arrangement we pay a ongoing flat fee for these services. This includes investment and strategy research, continuing education, compliance consulting and business coaching, allowing us to provide you with the highest quality service and advice. The remainder of our fees is paid to Rick Davis Pty Ltd from which your financial planner receives a salary and or dividends.

OTHER BENEFITS I RECEIVE

PAYMENTS FROM OTHER PROFESSIONALS

We have no referral arrangements in place:

PAYMENTS TO OTHER PROFESSIONALS

We do not may pay a referral fee when clients are referred to us from other professionals.

This will be disclosed in your Statement of Advice if applicable.

RELATIONSHIPS AND ASSOCIATIONS

Nil

ADVISER PROFILE

ABOUT ME

My name is Ricky Davis and I am an authorised representative No. 235219 of Insight Investment Services Pty Ltd.

EDUCATION AND QUALIFICATIONS

Financial Diploma and Diploma in Life Insurance

EXPERIENCE

Commenced business in May 1983

MEMBERSHIPS

Member of AFA

MY CONTACT DETAILS

TELEPHONE	0749562243
FAX	0749562580
MOBILE	0408185997
EMAIL	rick@sarinainsurance.com.au

WHY SHOULD YOU CHOOSE ME

I aim to provide personalised and responsible advice suited to your objectives and believe that sound advice and planning is the key to improving your financial position.

I undertake continuous professional development and training programs so that I am up to date with legislative changes and tax environments.

I have access to technical, risk and investment research professionals who provide me with additional analysis on strategies and products that become available as a result of these changes.

I will help you sort out your personal insurance goals and weigh up different insurance strategies to achieve them.

Most importantly, I turn your thoughts into action. There are no secret formulas to achieving financial security. I work with you to get the basics right and ensure you have a plan to achieve your goals over time.

ADVICE I CAN PROVIDE

I can provide you with strategic advice as well as arrange the types of financial products listed below.

I can help you to identify the types of services and products that will be appropriate to meet your financial goals. In addition, you can choose whether to receive advice about a range of needs all at once, or we can provide advice about a single issue, so your most important goals are achieved first. Further advice can then be provided over time about any other needs or goals as required.

I am authorised to provide advice on the products listed below:

STRATEGIES

- personal insurance planning

FINANCIAL SERVICES PRODUCTS

- life risk insurance products

HOW I AM PAID

I control a percentage of the equity interests in the business providing the services listed above. As a result, I will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.

As an employee of Rick Davis Pty Ltd, I receive a salary package which can include bonuses based on my performance and contribution to the business.