

Total Advice Partners



# FINANCIAL SERVICES GUIDE

**Total Advice Solutions Pty Ltd**  
**AFSL Number 475064**

Version number 8 | 17 January 2025

**Understanding the advice process and  
our relationship with you**

## PURPOSE

This **Financial Services Guide** (FSG) explains the financial services and advice provided by Total Advice Solutions Pty Ltd and your Financial Adviser (Adviser), who is an authorised representative of Total Advice Solutions Pty Ltd. The FSG provides information on what to expect during the financial advice process including the types of documents you are likely to receive, how we manage privacy, related parties and potential conflicts of interests, and how we manage complaints.

This FSG should be read in conjunction with the **Adviser Profile**. The Adviser Profile contains important information about your Adviser including relevant authorised representative number, qualifications, experience, areas of authorisation, how they get paid and fees that you may be charged. If you have not received an Adviser Profile, please ask your Adviser for a copy, or contact us directly.

**Please take the time to review both the FSG and Adviser Profile before engaging our services.**

### NOT INDEPENDENT

Total Advice Solutions Pty Ltd and our Advisers may receive commissions associated with the issue of life insurance products.

For these reasons, we do not represent ourselves as independent, impartial or unbiased.

Please refer to the 'Remuneration' section for more information.

## HOW TO CONTACT US

Total Advice Solutions Pty Ltd  
ABN 11 600 723 733

PO Box 44  
Kippa Qld 4021



07 3284 7875



info@totaladvice.com.au



www.totaladvice.com.au

## FINANCIAL SERVICES AND PRODUCTS WE CAN PROVIDE

Total Advice Solutions Pty Ltd can offer the following services and products. Your Adviser's specific authorisations are included within their personalised Adviser Profile.



### Superannuation and Retirement Planning

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



### Wealth Creation and Investments

- Cash and Term Deposits
- Investment Bonds
- Managed Investments
- Exchange Traded Products
- Listed Securities (Shares and other products)
- Margin Lending
- Gearing



### 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 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. Your Adviser will ask 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** may be 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 the 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 utilising 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 amongst other things, the basis of the advice, explanation of the 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.

## 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 which takes into account your individual situation before you make any decisions.

## FURTHER ADVICE

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 utilised to formalise the ongoing services that your Adviser has agreed to provide for a fee.

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.

You may be required to sign a **Consent Form** that is provided to your relevant investment or superannuation provider. The Consent Form will detail the services offered and estimated fees for the next 12 months.

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 is required. Your Adviser will also need to verify your identity prior to acting on instructions.

## REMUNERATION

Before providing you with advice, your Adviser will agree with you the fees that apply and explain any benefits we receive.

### Your Adviser

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. Your Adviser or the financial planning business may be remunerated by:

- Advice and service fees paid by you
- Commissions paid by insurance providers

Please refer to the Adviser Profile for more detailed estimates and ranges of fees and commissions.

All fees and commissions are initially paid to Total Advice Solutions Pty Ltd before being distributed

to your Adviser or to the financial planning business.

Your Adviser may also receive non-monetary benefits which include benefits of less than \$300, benefits related to education and training (including attendance at professional development days and conferences), and provision of software related to the financial products being recommended.

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

### The Licensee

Total Advice Solutions Pty Ltd receives a split of advice fees and insurance commissions for the provision of services required under its AFSL.

## BENEFITS, INTERESTS AND ASSOCIATIONS

The Licensee, your Adviser and the financial planning business do not have related parties, shareholdings or referral arrangements that may influencing my advice.

## COMPLAINTS

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

1. Contact the David Darbyshire or Damion Bielby to discuss your complaint.

Phone 07 3284 7875

Online [www.totaladvice.com.au](http://www.totaladvice.com.au)

Email [info@totaladvice.com.au](mailto:info@totaladvice.com.au)

Mail Total Advice Solutions Pty Ltd  
PO Box 44  
Kippa-Ring Qld 4021

2. We will acknowledge receipt of a complaint within 1 business day. Where this is not possible, acknowledgement will be made as soon as practicable.
3. We will then 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.
4. If you are not fully satisfied with our response, you have the right to 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 (free call)

Online [www.afca.org.au](http://www.afca.org.au)

Email [info@afca.org.au](mailto:info@afca.org.au)

Mail GPO Box 3  
Melbourne VIC 3001

## Compensation Arrangements

We have professional indemnity insurance in place that complies with the Corporations Act 2001.

Our insurance covers claims made against former representatives for their conduct while they were authorised by us.

## PRIVACY

Your Adviser is required to maintain documentation and records of any financial advice given 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. However, 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 in the provision of products or services. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents.

Total Advice Solutions Pty Ltd 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 your personal information, please refer to our Privacy Policy at [www.totaladvice.com.au/privacy](http://www.totaladvice.com.au/privacy)

## ADVISER PROFILES

Total Advice Solutions Pty Ltd (ABN 11 600 723 733 | AFSL 475064) authorises your financial adviser to distribute this document. This document forms part of and should be read in conjunction with the Total Advice Solutions Pty Ltd Financial Services Guide (FSG).

Jaroda Tide Pty Ltd ATF DWD FP Trust & DB Investment Co Pty Ltd Trading as **Total Advice Partners** is a Corporate Authorised Representative of Total Advice Solutions Pty Ltd (Representative number 402012)

## ABOUT US

### David Darbyshire

#### **Authorised Representative No 274027**

I commenced my career as a financial adviser in 2003 and became an authorised representative of Total Advice Solutions Pty Ltd in July 2015.

I hold the following qualifications:

- Bachelor of Business (Banking & Finance) – Queensland University of Technology
- Diploma of Financial Planning – Deakin
- Margin Lending and Geared Investments – Kaplan
- Ethics and Professionalism in Financial Advice - Kaplan

I have met the following Financial Advisers Standards and Ethics Authority (FASEA) requirements:

- Education standard
- Passed the Financial Advisers Exam

I am authorised to provide the following financial services:

#### Superannuation and Retirement Planning

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

#### Wealth Creation and Investments

Deposit Products  
Investment Bonds  
Managed Investments  
Exchange Traded Products  
Listed Securities (Shares and other products)  
Margin Lending  
Gearing

#### Wealth Protection

Personal Insurance  
Business Insurance  
Insurance Claims Assistance

#### Other Financial Planning Services

Budgeting and Cashflow Management  
Debt Management  
Estate Planning Assistance

### Damion Bielby

#### **Authorised Representative No 231134**

I commenced my career as a financial adviser in 1997 and became an authorised representative of Total Advice Solutions Pty Ltd in July 2015.

I hold the following qualifications:

- Master of Financial Planning – University of Sunshine Coast
- Diploma of Financial Planning – Deakin
- Justice of the Peace (Qualified)
- Margin Lending and Geared Investments – Kaplan



- Ethics and Professionalism in Financial Advice - Kaplan

I have met the following Financial Advisers Standards and Ethics Authority (FASEA) requirements:

- Education standard
- Passed the Financial Advisers Exam

I am authorised to provide the following financial services:

<b>Superannuation and Retirement Planning</b>
Personal Superannuation Pensions and Annuities Self-Managed Superannuation Centrelink / Veterans' Affairs Assistance Aged Care
<b>Wealth Creation and Investments</b>
Deposit Products Investment Bonds Managed Investments Exchange Traded Products Listed Securities (Shares and other products) Margin Lending Gearing
<b>Wealth Protection</b>
Personal Insurance Business Insurance Insurance Claims Assistance
<b>Other Financial Planning Services</b>
Budgeting and Cashflow Management Debt Management Estate Planning Assistance

## Valerie Lumby

### **Authorised Representative No 332443**

Valerie is the senior financial adviser with over a decade of hands-on experience in helping people to create secure financial futures. Financial advisory expertise includes retirement incomes,

investments, superannuation, taxation, Centrelink eligibility, risk insurance, and investment gearing. Valerie became an authorised representative of Total Advice Solutions Pty Ltd in January 2025.

I hold the following qualifications:

- Diploma of Financial Services
- Advanced Diploma of Financial Planning

I have met the following Financial Advisers Standards and Ethics Authority (FASEA) requirements:

- Passed the Financial Advisers Exam

I am authorised to provide the following financial services:

<b>Superannuation and Retirement Planning</b>
Personal Superannuation Pensions and Annuities Self-Managed Superannuation Centrelink / Veterans' Affairs Assistance Aged Care
<b>Wealth Creation and Investments</b>
Deposit Products Investment Bonds Managed Investments Exchange Traded Products Listed Securities (Shares and other products) Gearing
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## Our remuneration

David and Damion are remunerated by a combination of wages, Partnership Drawings/Distributions and Dividends.

Valerie is remunerated by wages and bonuses.

The following table summarises the types of fees or commissions that applicable to the services that we provide. Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply. All amounts are inclusive of Goods and Services Tax (GST).

Remuneration Type	From	To
Implementation Fee	\$0	\$12,000
SoA Preparation Fee	\$0	\$12,000
Hourly Rate	\$330	
Remuneration Type	Initial	Ongoing (pa)
Adviser Service Fee	Up to \$12,000	\$1,100 to \$33,000
Adviser Service Fee*	N/A	1.10%
Insurance Commission*	0% to 66%^	0% to 35%

\*Based on a % of funds invested or insurance premiums

^Applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020 commission of up to 130% will apply to additional cover.

For example, a 1% Adviser Service Fee based on a \$500,000 investment would equal a \$5,000 fee payable.

## Benefits, interests and associations

The financial planning business and I do not have related parties, shareholdings or referral arrangements that may influence my advice.