



FINANCIAL SERVICES GUIDE

PREPARED ON 10 MARCH 2021

This Adviser Profile is Part 2 of the Financial Services Guide (FSG) and should be provided to you with FSG Part 1. These two documents (Part 1 and 2) complete the FSG.

This Adviser Profile sets out my contact details, professional details, the services and products I provide and how I am paid. Most importantly it's a snapshot of who I am and how you can contact me.

MY DETAILS

Name	Dale Robinson
Business Name	Robijaja Pty Ltd t/a Planwise Financial Services
Address	14/22 Parry Avenue, Bateman WA 6150
Postal Address	PO Box 48, Bull Creek WA 6149
Telephone	(08) 6118 8436
Mobile	0402 760 049
Email	daler@pwfs.com.au
Website	www.pwfs.com.au

Robijaja Pty Ltd t/a Planwise Financial Services (Rep No. 1283274) has been appointed as a corporate authorised representative of Affinia Financial Advisers Limited (Affinia) AFSL No. 237857. The contact details of Robijaja Pty Ltd t/a Planwise Financial Services are listed above. I have also been appointed as an authorised representative of Affinia to provide financial services on its behalf and am authorised by Affinia to distribute this FSG.

Authorised Representative Number: 271768

Qualifications

- Diploma of Financial Planning
- Certified Financial Planner (CFP)®
- Cert of Completion - Margin Lending & Geared Investments
- Cert of Completion – Self Managed Superannuation Funds

Experience

- I have been working in the financial services industry since 1992 and providing financial advice services to clients since 1997.

How to provide me your instructions

You may specify how you would like to give me instructions on buying or selling the financial products listed under “My financial services” by telephone or email. Please refer to my contact details above.

Professional Memberships

- Financial Planning Association

MY SERVICES

I am authorised to provide the following services:

- Financial Advisory / Planning
- Life Insurance Advice
- Investment Advice
- Superannuation Advice
- Retirement Planning Advice

I am authorised to provide financial product advice and deal in the following product types:

- Basic and non – basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life Insurance Risk
- Life Insurance Investment
- Managed Investments, including Investor Directed Portfolio Service (IDPS)
- Retirement Savings Accounts
- Superannuation, including Self-Managed Superannuation funds
- Securities
- Standard Margin Lending Facility

FEES AND COMMISSIONS PAID TO AFFINIA

Initial commissions paid to Affinia

Affinia may receive initial commission from the product providers if you decide to purchase a product I recommend. The amount of initial commission is calculated as a percentage of the premium paid by you. The commission is paid by the Insurer when you purchase the insurance.

Initial commissions, where permitted by law, are calculated as follows:

- Life Insurance risk products: between 0% - 66% (GST inclusive) of the premium that you pay.

Ongoing commissions paid to Affinia

Ongoing commissions may be paid regularly by the product provider for the length of time that you hold the product. They are usually paid to Affinia by the product provider out of the revenue the product provider earns.

Ongoing commissions, where permitted by law, are calculated as follows:

- Life Insurance risk products: between 0% and 22% (GST inclusive) of the renewal premium. For level commission arrangements this will be up to 30% (GST inclusive) of the renewal premium.

For example, if an insurance product is recommended and you pay a premium of \$500, then the total “upfront” commission paid by the product issuer to Affinia will be between \$0 and \$330. Thereafter, the “ongoing” commission paid to Affinia will be between \$0 and \$110 (assuming upfront commission arrangements and there is no change to the premium you pay in subsequent years).

Fees and Charges

Fees may be charged for the services I provide. These fees will be agreed upon and confirmed to you prior to any service provided. The way that fees are charged will depend on the type of arrangement you have in place with me. The arrangement we have will either be an ongoing fee arrangement or an annual service arrangement. Current fees and charges (GST inclusive) are:

Advice Preparation / Implementation Fees

Where you consent to the preparation of a Statement of Advice, the preparation of your advice and implementation of your actions as agreed upon, may incur a fee of up to \$4,400.

Ongoing Advice or Annual Service Fees

If you are on an ongoing fee arrangement, the fee for your ongoing service may be:

- a set fee of up to \$9,900 pa which may be deducted from your financial product as serviced by Planwise or invoiced to you directly; or
- a fee that is calculated as a percentage of your total portfolio of up to 1.10% pa which may be deducted from your financial product as serviced by Planwise or invoiced to you directly.

If you have an annual service arrangement, service fees may be:

- a fixed fee of up to \$9,900 pa payable in one annual lump sum, or in monthly instalments via direct debit, or as deducted from your financial product as serviced by Planwise; or
- a fee calculated as a percentage of your total funds under advice of up to 1.10% pa as deducted from your financial product as serviced by Planwise, or invoiced to you directly; or
- a fee calculated at a rate of \$250 per hour based on the time we have spent preparing, documenting and meeting to provide our services to you. This would be invoiced to you directly.

The exact amounts of fees and charges and initial and ongoing commissions for the products you have purchased as a result of my recommendation to you will be detailed in your Statement of Advice.

How my associates and I are remunerated

When Affinia receives either a fee or an initial or ongoing commission as a result of a recommendation I have made to you, Robijaja Pty Ltd t/a Planwise Financial Services is paid 100% of any commission and fees paid to Affinia.

I am a director, shareholder and employee of Robijaja Pty Ltd t/a Planwise Financial Services which pays me a salary and/or dividends from the gross revenue received.

Other benefits I may receive

As an authorised representative of Affinia I may receive other benefits, including information technology software and support, professional development programs and conferences. I may also be entitled to other incentives including entertainment benefits, valued at under \$300. Where required by law, such benefits will be recorded in an *Alternative Remuneration Register* which is available to you on request.

Referrals

While we have an informal referral arrangement in place with Planwise Finance there is no obligation to utilise their services. If you opt to do so, no payment is made or received between Planwise Financial Services and Planwise Finance, however the director of Planwise Finance, Novita Lawidjaja-Robinson is an associate of Dale Robinson.

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