

Financial Services Guide

Version: DNM004



DNM Insurance Services Group Pty Ltd

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LACK OF INDEPENDENCE

DNM Insurance Services Group and its advisers are not independent, impartial or unbiased as we receive commissions for the general advice we provide on life risk insurance products and charge asset based fees in certain circumstances.

Financial Services Guide

Purpose of this document

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about our services and whether they are appropriate for you to use.

The FSG covers the following:

- Information about our services
- Who we are and how you can contact us
- The services and products we are authorised to provide advice on and deal with
- Documents you will receive when given advice
- How we handle your personal information
- How we are remunerated
- Our complaints procedure
- Our compensation arrangements
- Information about the person providing your advice

If you have any questions, please contact our office before making any decisions to engage us.

The Financial Services we can provide:

DNM Insurance Services Group can provide the following financial services:

- Aged care strategies
- Business succession planning
- Cashflow management
- Claims handling services
- Debt reduction strategies
- Estate Planning

Risk management advice (including life and disability insurance)

The Financial Products we can advise and deal in:

DNM Insurance Services Group can provide **General advice only** to Retail, Wholesale clients about the following products:

- Deposit products (basic)
- Life risk products
- Superannuation

Your adviser is authorised by DNM Insurance Services Group to provide you with the types of financial advice and product detailed in their adviser profile. DNM Insurance Services Group is responsible for any of the financial services provided to you.

Documents you will receive when given advice

You may specify how you would like to give us instructions, for example by telephone, email or other means.

When you are provided with general advice, you will not receive a Statement or Record of Advice. In these situations, your Adviser will provide a warning that the advice does not take into account your personal objectives, financial situation or needs.

Should you wish to obtain advice that considers the specifics of your circumstances, our generalised services may not be appropriate for you. In such instances we can refer you to a suitably qualified financial adviser.

A PDS and Target market determination will be provided if general advice about a financial product is provided. It includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

You have the right to ask us about our charges, the type of advice we will provide you, and what you can do if you have a complaint about our services.

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Your Privacy

Your Adviser is required to maintain physical or electronic records of documentation for any financial advice given to you, including information that personally identifies you and/or contains information about you. We will also collect information from you to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act.

We will generally collect this information directly from you however in some cases we will seek your authority to collect it from other parties such as your accountant or your superannuation fund.

You have the right to not provide personal information to your Adviser. 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 also decline to provide advice if they feel they have insufficient information to proceed.

These records are required to be retained for at least seven years. If you want to access or update your personal information at any time, please let us know. Note there may be a charge for accessing your file.

Throughout the advice process, your personal information may be disclosed to other service providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers
- IT service providers
- Third-parties engaged by us to assist in providing products or services including licensing obligations.

Some services may require disclosure of personal information to service providers outside Australia. The purpose of such disclosure is to facilitate the provision of financial services by DNM Insurance Services Group and its Advisers. All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988.

DNM Insurance Services Group 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 see our Privacy Policy which can be viewed on our website.

Licensee compensation including remuneration, other benefits and potential conflicts of interest

DNM Insurance Services Group charges your adviser a fee for the provision of services under its Australian Financial Services Licence.

Any benefits payable to your adviser or their business will be disclosed to you in writing in advice documents, these are also detailed in your adviser's profile.

DNM Insurance Services Group and/or its Advisers may receive non-monetary benefits where:

- The amount is less than \$300 and identical or similar benefits are not given on a frequent basis
- The benefit has a genuine education or training purpose (including attendance at conferences) and is relevant to providing financial product advice
- The benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider

These benefits are disclosed in a register which is available upon request.

DNM Insurance Services Group and its related companies may receive payments or benefits from product providers in return for granting rights such as being recognised as a sponsor and the right to promote their product and give presentations at conferences and/or professional development training days. DNM Services may use these payments to pay for costs associated with such conferences, training or professional development days.

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If you have a complaint

DNM Insurance Services Group is a member of the Australian Financial Complaints Authority. If you have a complaint about the service provided to you, you should take the following steps:

1. Firstly, contact your adviser and discuss your complaint. If you are unable to resolve the issue within three working days, please contact DNM Services at
By Email: admin@dnminsurance.com.au
Or in Writing: DNM Insurance (Complaints)
PO Box 554
Upper Coomera QLD 4209
2. We will acknowledge receipt of a complaint as soon as practicable and within 24 hours.
3. We will investigate your complaint and seek to resolve it quickly and fairly within 30 days. Some complex matters may take longer than this, this will be discussed with you.
4. If you are not satisfied with our response, you have the right to complain to the Australian Financial Complaints Authority (AFCA). This service is provided free of charge to consumers.

AFCA's contact details are:

Email: info@afca.com.au
Website: www.afca.com.au
Telephone: 1800 931 678 (free call)
Or in Writing: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

The Australian Securities and Investments Commission (ASIC) also has a free call Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Professional Indemnity

DNM Insurance Services Group holds Professional Indemnity Insurance that is required under section 912B of the Corporations Act (2001). This insurance policy meets ASIC requirements and covers the conduct of present and past representatives.

Questions?

Please ask us to explain anything you do not understand in this FSG.