

Financial Planner Profile

This Financial Planner Profile is part of the Lonsdale Financial Group Ltd (Lonsdale) Financial Services Guide (FSG) and these documents should be read together.

Introducing your financial planner

The Authorised Entity is OBT Financial Planning Pty Ltd, Corporate Authorised Representative of Lonsdale, Number 1245587.

Company name:	OBT Financial Planning Pty Ltd
Business address:	20 William Street, Gatton, QLD, 4343
Telephone:	07 5462 2277
Facsimile:	07 5462 2249
Email:	damonz@obtfinancialgroup.com.au
Web address:	www.obtfinancialgroup.com.au

The individual financial planner appointed by this practice to provide the service is:

Damon Zischke

Authorised Representative of Lonsdale, Number 1264517

Damon has the following qualifications, memberships and experience:

- Bachelor of Commerce (Accounting)
- Diploma of Financial Planning
- Self-Managed Superannuation Funds accreditation
- Margin Lending Specialist accreditation
- Member of the Financial Planning Association of Australia (FPA)
- Member of CPA Australia
- CERTIFIED FINANCIAL PLANNER® Professional

Damon has a Bachelor of Commerce (Accountancy) and has also completed a Diploma of Financial Planning and Self-Managed Superannuation Fund accreditation, which enables him to provide holistic financial advice to his clients.

Damon's employment with OBT Financial Group commenced in 2013 where he originally worked as an accountant, before making the progression into financial planning.

He has a keen interest in all areas of financial planning and taxation and enjoys assisting clients to manage their financial affairs. Damon specialises in Superannuation and Retirement Planning, Investment Strategies, Cash flow and Budgeting (including taxation), as well as Risk Insurance.

Also a fifth-generation Lockyer Valley local, Damon is a keen musician and loves to spend time at the beach.

Damon is a member of the Financial Planning Association of Australia (FPA) and an associate of CPA Australia.



Products and services

Your financial planner is authorised by Lonsdale to provide you with general and personal financial product advice on the following class and types of products and can help you buy and sell these financial products.

- **Deposit products**
- **Life products, including:**
 - Investment life insurance products
 - Life risk insurance products
- **Superannuation products, including:**
 - Public offer superannuation funds
 - Account-based pensions and complying annuities
 - Corporate superannuation funds
 - Self-managed superannuation funds
- **Margin lending facilities (standard)**
- **Retirement savings accounts**
- **Managed investment products, including:**
 - Master trusts, wrap facilities
 - Property funds
 - Tax-effective investments
 - Managed trusts
 - Investor directed portfolio services (IDPS)
- **Government bonds, stocks or debentures securities:**
 - ASX listed shares, instalment warrants and fixed interest

How will you pay for the financial services?

At the initial meeting, your financial planner will explain the services that are available to you, what you can expect and the payment options that are available.

Before you become a client of OBT Financial Planning, remuneration and payment will be agreed and the details of any fees and commissions payable, and any other relevant remuneration and benefits, will be disclosed to you in the Statement of Advice (SOA). For any financial product that is recommended, the Product Disclosure Statement (PDS) for that product will outline the fees payable to the product provider. Any of the payments listed below will be made as agreed with you.

A summary of the way OBT Financial Planning is paid is outlined below and all fees quoted are inclusive of GST.

Financial planning advice fee

You may be charged a fee that is based on either the standard service fee that applies or the time spent developing the plan. The plan-based fees (i.e. SoA) range from \$979 to \$4,290 for advice plans varying, depending on scope and complexity of the advice provided.

During your initial discussion with your financial planner, they should be in a position to provide you with a reasonable estimate of the financial planning advice fee and you are encouraged to discuss this during the meeting.

Please note, should you choose not to proceed with the advice provided to you in your SOA, you will be invoiced for the cost of preparing your SOA.

Financial planner service fee – ongoing

This fee may be charged depending on the type of ongoing review service provided to you.

This will be agreed in advance with your financial planner and may be paid annually, monthly or as per your agreement. This fee may be a fixed dollar amount or a percentage of funds under management that is based on a combination of factors such as the amount you elect to invest, the complexity of the structure involved, the number and types of investments and the level of ongoing service that is required.

To ensure that your situation is reviewed on an ongoing basis, clients are encouraged to take up an ongoing review service. A regular review will compare the performance of your strategy to the performance of local and international markets, provide an overview of the current superannuation and taxation laws, as well as the impact that any changes to your own personal and financial circumstances may have on your overall plan. Generally, if you agree to an ongoing financial planner service fee, you will sign a client service agreement which sets out the services that will be provided together with the cost. At all times, OBT Financial Planning reserves the right to adjust the ongoing financial planner service fee depending on the services used.

You have a choice of how you can pay the financial planning service fee – it can either be invoiced directly or debited directly from funds invested.

Financial planning service fee once-off

You may be charged a fee for service in the event that you seek our advice or services on a once only basis. This fee is generally time related with a minimum of \$385.

Commission for life risk insurance products – Policies issued from 1 January 2018

When risk insurance products are recommended, the insurance provider may pay your adviser an initial

commission based on the value of your premium, which under an upfront structure will be capped at 88 per cent, reducing to 77 per cent from 1 January 2019, before settling at 66 per cent from 1 January 2020. Ongoing commission under an upfront structure will be capped at 22 per cent of the annual premium paid. Both initial and ongoing commission under a level structure will continue to be capped at 37 per cent.