



WELCOME

Thank you for considering Davlin Finance Group for your Mortgage Broking, Accounting, Financial Planning & Estate Planning requirements. As part of our commitment to service quality, fee transparency and client education we have designed this guide to provide an overview of our services and value proposition.

The Australian Securities & Investments Commission requires financial planners to disclose their range of fees & services in a document called the Financial Services Guide. This document not only covers these requirements but also outlines fees & charges for our Mortgage Broking, Accounting and Estate Planning divisions.

Please take the time to review this document before engaging our services.

INTRODUCTION

Davlin Finance Group was established in 2001 so investors could access a single service provider for their mortgage broking, financial planning, accounting and estate planning requirements. This has saved our clients in time, money and frustration in knowing their team of professional advisors understand and support their financial goals with regard to their investment property strategies.

Davlin Finance Group Pty Ltd (ACN 129 243 232) is made up of 3 proprietary listed companies being Davlin Mortgages (ABN 72 090 381 061), Davlin Financial Planning (ABN 68 129 243 223) and Davlin Accounting (ACN 129 243 045).

CLIENT FEEDBACK

Rather than us listing why & how we can help you, we have listed recent feedback on our service levels below so you can find out what our clients have to say about Davlin Finance Group. A complete folder of client feedback is available in each meeting room at our Harris Park office.

Carrie Levine NSW

"Thank you for your service and following up on our application and providing effective advice. You have been very patient and explained to us the inside and out of the loan package."

Dave and Clare Berthon NSW

"We were so impressed by your timeliness – within hours of submitting our information to you we had our approval. The entire transaction was smooth, hassle-free and also your level of information cannot be faulted. We were kept informed at every step. Thank you... for making this purchase a simple and pleasant transaction."

David and Merlene Barratt NSW.

"...thank you and all your staff for the wonderful and friendly help and advice given to us over the past few years. A visit to your office is more like a meeting with old friends, as everyone is so welcoming and eager to make sure we are being looked after....We know that the whole team... are equally highly qualified, dedicated and professional."

Cynthia Nejal NSW

"With your advice, we are now able to anticipate a retirement plan that looks brighter than we could have done without your expert and insightful advice."

We welcome new and prospective clients to view our client feedback book when next you visit our offices.

CLIENT RESOURCES

Over the years, we have developed a library of fact sheets, newsletters and webinars on a range of common topics. Feel free to ask your Davlin Advisor for additional information.

We regularly hold education events throughout the year which feature the latest strategies in accounting, financial planning and lending. Our 2011 webinar schedule is available on the Davlin website.

Our website is regularly updated and features a comprehensive glossary with explanations leaning towards property investment, links to useful websites & resources, calculators, free tips and investment strategies.

T: 1800 135 268 **T:** 02 8843 8999 **F:** 0288438988

E: clientservice@davlin.biz **W:** www.davlin.biz

PO Box 9007 Harris Park NSW 2150

Suite 5/85 Marion St Harris Park NSW 2150



MEET THE TEAM

Before you make your next financial decision, consult one of our finance managers, financial planners or accountants who can run through a strategy session and help you make a fully informed decision. Whether you are looking to buy a home or investment property, discuss life insurance, review your super, plan for retirement, invest in shares, boost cash flow, reduce tax or review your will, we can help you.

Phone & Email contact details are available online at www.davlin.biz on the About Us page.

CLIENT SOLUTIONS TEAM



**David Linco,
CEO**

dlinco@davlin.biz
Ph 02 8843 8908 Mob 0403 058 790

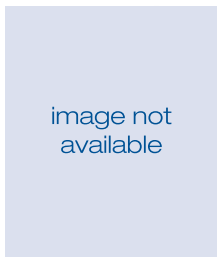
David has spent 20 years working in the commerce, banking and finance industry and holds a Bachelor of Business with majors in accounting & finance and a Diploma in Financial Services. He is qualified accountant, mortgage broker and authorised financial planner and regular speaker at investment seminars and conferences.



**Stephen Wormald,
Director of Operations**

swormald@davlin.biz
Ph 02 8843 8920 Mob 0413 742 993

Stephen has worked in the fund management and corporate services sector managing the operation of cash, equity, mortgage and master funds. His experience includes management of accounting and performance and analytics divisions as Vice President for State Street. Prior to this he was Managing Director of IOOF Australia Trustees (NSW) Ltd.



Bronwyn Paddick,

bpaddick@davlin.biz
Mob 0403 725 016 Fax 07 3503 9083
GPO Box 1617 Brisbane 4001

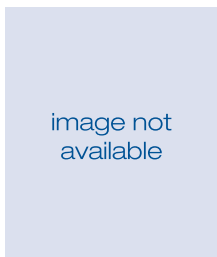
Bronwyn has worked in the law and legal related areas for 30 years and holds a Honours Bachelor of Laws from the University of Adelaide and a Master of Laws from the University of Sydney.



**Laurayne Walkerden,
Finance Manager**

lwalkerden@davlin.biz
Ph 02 8843 8912 Mob 0402 291 692

Laurayne has a wealth of experience with over 25 years experience in the finance industry. She has worked in Credit and as Business Development Manager Industry for St George, Liberty Financial Services and Pepper Home Loans.



Truc Cao,

tcao@davlin.biz
Mob 0422 706 562 Fax 08 8312 4922
816 Port Road, Woodville South SA 5011

Truc has been working in residential property since 2001 helping property investors build and manage their property holdings. She is an extensive property investor herself and brings first hand experience in her role to help others grow and holding their wealth position.



**Chih Wu,
Director - Davlin Accounting**

cwu@davlin.biz
Ph 02 8843 8906 Mob 0421 516 051

Chih has spent 20 years working in taxation and accounting with a focus in providing practical tools & solutions for self-employed clients to better manage their businesses. She holds a Bachelor of Economics with a major in accounting and is an Australian CPA. She brings her wealth of experience from PricewaterhouseCoopers and start up businesses in Australia and overseas.



**Daniel Jagelman,
Financial Planner**

djagelman@davlin.biz
Ph 02 8843 8914 Mob 0423 376 137

Daniel has been in the financial service industry for more than 8 years including Financial Planning, Corporate Super & Group Insurance within the NAB group. Daniel is completing his Advanced Diploma in Financial Planning. He brings a strong focus on integrated solutions.





CLIENT SOLUTIONS TEAM - SKILL MATRIX

Name	Finance Manager	Financial Planner	Accountant	Solicitor
Bronwyn Paddick				✓
Chih Wu			✓	
Daniel Jagelman		✓		
David Linco	✓	✓	✓	
Laurayne Walkerden	✓			
Stephen Wormald		✓		
Truc Cao	✓			

CLIENT SUPPORT TEAM



**Germain Monlina,
Finance Manager**
gmolina@davlin.biz
Ph 02 8843 8907 Mob 0401 155 954

Germain has been working in the banking & finance industry since 2000. He has worked as a private banker with NAB and MLC and more recently with St George providing credit & lending policy support to mortgage brokers.



**Shan Muthukuda,
Financial Planning Para Planner**
smuthukuda@davlin.biz
Ph 02 8843 8916 Mob 0478 188 065

Shan has 5 years experience in the financial services industry and holds a Bachelor of Science and Master in Advanced Finance.



**Romeo Desepida,
Mortgage Client Support**
rdesepida@davlin.biz Ph 02 8843 8913

Romeo completed his HSC in 2008 and commenced a Financial Services Traineeship in November 2010.



**Joyce Giang,
Financial Planning Client Support**
jgiang@davlin.biz Ph 02 8843 8919

Joyce has worked in the Financial Planning industry for the past 4 years within ANZ's Wealth division. She holds a Bachelor of Business Degree with majors in Accounting and Financial Planning and a Diploma of Financial Services.



**Graeme Michell,
Accounting Client Support**
gmitchell@davlin.biz Ph 02 8843 8999

Graeme has worked as a financial administrator for past 5 years and provides bookkeeping services for small businesses.



**Kenn Iskov,
Workplace Chaplain**
kiskov@davlin.biz Ph 02 8843 8999

Kenn has over thirty years of pastoral experience and holds three masters degrees in Theology and Cultural Studies. He provides personal support services to staff and, on request, to clients.



Financial Services Guide (cont'd)

ACCREDITATIONS & LICENCING

Davlin Mortgages Pty Ltd is a full member of the industry professional body, Mortgage and Finance Association of Australia (MFAA member number 42984) and an accredited member of Astute Financial Management Pty Ltd (ABN 59 093 587 010 & ACL 364253), which is our company aggregator. The credit representative numbers for David Linco and Laurayne Walkerden are 387384 and 384896 respectively.

Davlin Financial Planning Pty Ltd, David Linco, Daniel Jagelman and Stephen Wormald are Authorised Representatives of Australian Financial Services Pty Ltd (AFS) and authorised to provide financial services on AFS's behalf.

The Authorised Representative (AR) status has been registered with the Australian Securities and Investment Commission (ASIC) with the AR number for David Linco, Stephen Wormald and Daniel Jagelman being 284156, 344445 and 343632 respectively. The AR number for Davlin Financial Planning Pty Ltd is 336802.

Davlin Accounting Pty Ltd was established in 2007 to provide specialist accounting and taxation services to property investors and self-employed clients. David Linco and Chih Wu bring together over 30 years of strategic and taxation accounting expertise.

Our objective is to arrange and structure a financial, insurance or taxation solution from our panel of service providers that we genuinely and reasonably believe to be appropriate to your financial requirements & investment strategy. We will act efficiently, honestly and fairly. Accordingly, we will make reasonable enquiries in relation to your needs & objectives and current financial position. If the information provided by you however is incomplete or inaccurate we may not be able to meet your needs & objectives in providing our services.

It is important you understand your legal obligations and the financial consequences of the transaction you proceed with. As such we recommend you contact us or obtain independent legal and financial advice before signing any documentation.

HOW WE ARE PAID

DAVLIN MORTGAGES

People often wonder how mortgage brokers are paid but feel reluctant or uncomfortable asking. On settlement of your loan, the selected lender will pay our company aggregator a one-off up front commission payment ranging from 0.4% up to 1.10% of your loan amount and ongoing monthly trail commission payments from 0.00% up to 0.09%. If a third party is to be remunerated in relation to the proposed loan transaction we will provide you with the details in line with our corporate value of fee transparency. Fees & charges associated with the loan will be fully disclosed beforehand in the finance broking contract.

Based on your overall lending requirements including the investment/home loan, line of credit requirements, loan to value ratio, borrowing capacity, lenders mortgage insurance limitations and security type, we will make a recommendation to use a particular lender. As such, the lender recommendation is based on the client's goals and which lender is best suited in this regard.

Where clients require specific advice with regard to any combination of home and investment property portfolio modelling, the following fee model will apply:

Fee for Service Disclosure (inc GST)				
Area of Advice	Initial Client Meeting	Whiteboard Strategy Session	Preparation of Statement of Advice (if required)	Ongoing Review (if required)
Mortgage Broking	Free	Not applicable	Not applicable	Paid by lender commissions
Strategic Review or Research based Advice	Free	\$660 to \$990	\$880 to \$4,400	NA



DAVLIN FINANCIAL PLANNING

We are authorised to provide both general and specific advice with regard to investment strategies, retirement planning, personal & employment superannuation, personal life insurance, self-managed super funds, social security & redundancy planning.

We believe in fee transparency and charging fair & reasonable fees for our advice. In line with this value we have engaged Australian Financial Services to assist in transitioning to a fee for service model and expect to complete this project in 2010/11. Our current fee structure is a combination of fees & commissions and listed below. Where a fee range applies, it will always be the lower amount unless advised beforehand.

Fee for Service Disclosure (inc GST)				
Area of Advice	Initial Client Meeting	Preparation of Statement of Advice	Implementation of Advice	Ongoing Review
Insurance and or Superannuation	Free	\$660 to \$3,300	\$0 to \$1,100	up to 2% of gross portfolio value
Investment Strategy	Free	\$880 to \$3,300	\$0 to \$1,100	up to 2% of gross portfolio value
Davlin Retirement Review	Free	\$3,300 to \$6,600	\$0 to \$1,100	up to 2% of gross portfolio value

Commission Disclosure		
Area of Advice	Up Front Commission	Trailing Commission
Superannuation	We waive up front commissions in favour of our clients from your super contributions, however at your request may debit the financial planning fee from the superannuation account	We waive trailing commission in favour of our clients.
Life Insurance Products	Up to 120% of the first year's base premium	Up to 33% of the annual base premium
Investment Products	Up to 2.0% of the amount invested	Up to 2.0% of the total amount invested

Details of advisor remuneration will be detailed in the Statement of Advice document should you engage us for any financial planning work.

From time to time Strategic Business Partners may provide incentives or gifts for Davlin Education Events, however these are limited to less than \$300 value. Our policy is not to accept gifts or incentives valued at over \$300. Davlin Financial Planning is committed to making full disclosure of gifts and incentives and where specifically known will be detailed in the Statement of Advice.

Strategy Portfolio Limited (SPL) is a marketing entity associated with the Strategy Personal Superannuation platforms and is wholly owned by AFS Group Limited of which AFS (the licensee of Davlin Financial Planning), is a wholly owned subsidiary.

Davlin Financial Planning may become entitled to receive a marketing allowance once the total of all clients' funds invested in the Strategy platform exceeds \$500,000. Thereafter a marketing allowance of up to 0.2% will be paid on the total value of the investments in the Strategy Platform in excess of the aforementioned amount. The value of any marketing allowance paid from Strategy Portfolio Ltd to advisors will be made from company funds and will not be at any further cost to clients.



DAVLIN ACCOUNTING

We take a pro-active approach in working with clients to identify gaps in their accounting, cash flow and taxation requirements. With many clients being self-employed or property investors, a large focus remains on cash flow in addition to tax management. Typically this will involve production and analysis of interim accounts and tax planning meetings in the March quarter to allow sufficient time for the implementation of tax management strategies.

We also offer a complete bookkeeping service for clients who no longer wish to manage their portfolio due to extended travel plans, retirement, ill health or simply to free up time. This service provides monthly reporting to clients so they can still review their portfolio without having to wade through extensive paperwork to do so.

DAVLIN ESTATE PLANNING

The Davlin Estate Plan was created with property investors in mind and is a complete end to end process that is simple yet very comprehensive. Our focus is to help investors identify and manage risk associated with generational wealth transfer through a broad range of estate planning instruments such as wills, testamentary trusts, powers of attorney through to guardianship and advanced health care directives. Estate planning is more than just making a plan to distribute certain assets to certain people.

A Davlin Estate Plan provides peace of mind knowing your affairs will be handled exactly as you would like if you were to become incapacitated or die unexpectedly and most importantly where significant wealth is involved, you do not leave behind a legacy of conflict.

YOUR FEEDBACK

As part of our continual business improvement, we welcome your comments. Should you believe we can improve our service, we'd like to know. Upon the completion of your financial service, we will mail out a feedback form with 2 simple questions on our overall service and value proposition. We would appreciate you completing this and mailing back to PO Box 9007 Harris Park 2150.

From time to time, our company aggregator (Astute Financial Services) or licensee (Australian Financial Services) may also contact you to request your opinion on our service level to you.

DISPUTE RESOLUTION

We are committed to building long term relationships. If you are dissatisfied with our service and not able to resolve this in the first instance with the Finance Manager, Financial Planner or Accountant, you are welcome to escalate the matter through our Internal Complaint Resolution Scheme. Our Complaints Officer is Stephen Wormald, Director - Operations.

Please let us know your issue in writing to clientservice@davlin.biz to commence the process of resolution. We will try to resolve the complaint as quickly as possible. If you are not satisfied with the resolution and seeking compensation please contact the following:

Mortgage Related Complaints	Financial Planning Related Complaints
Credit Ombudsman Service Level 7, 287 Elizabeth St, Sydney, NSW, 2000 Ph 1800 138 422 Fax 02 9261 2792 Web www.creditombudsman.com.au Davlin Mortgages Member Number 402263	Mike Butler Head of Compliance Australian Financial Services (FS) PO Box 630 Collins St West PO, Melbourne, Vic 8007. Davlin Financial Planning Authorised Representative No. 336802



Financial Services Guide (cont'd)

FINANCIAL HARDSHIP

It is important that your new credit commitment remains affordable. However if your circumstances change and you find yourself in financial difficulty, please let us know so we can assist you in outlining alternative solutions.

STRATEGIC BUSINESS PARTNERS

We have entered into arrangements with Strategic Business Partners listed below. Subject to meeting their assessment / credit / underwriting criteria, we are able to obtain financial products / credit for you from these service providers. This list does not necessarily represent all the service providers who offer financial products of the nature you seek.

Our decision to recommend a particular service provider and product is based on the outcome of each client strategy session where we gather information about your current financial position and proposed investment strategy.

Based on your financial requirements including but not limited to your age, risk profile, investment strategy and cash flow position we make the final recommendation for a particular service provider.

Lenders			
AMP	ANZ	Australian Financial	Bankwest
Barnes	Bettaway	Commonwealth Bank	Citibank
Great Pacific	HomeSide	ING Bank	La Trobe Financial Services
Liberty Financial Services	Macquarie	NAB	National Finance Club
Pepper Home Loans	St George	Suncorp	The Rock
Westpac			
Fund Managers			
AIA	Asgard	AMP	AXA
BT	Colonial First State	Challenger	Credit Suisse / Aberdeen
ING One Care	IOOF	Macquarie	MAN Investments
MLC	Perpetual	State Street	Strategy First
Westpac	Zurich		
Insurers			
AIA	AMP	Asteron	AXA
Comminsure	ING	Macquarie	MLC
Tower	Zurich		



