

Adviser Profile

David Gates (Gates Risk Management)

1st October 2011

This Adviser Profile is the second part of the Securitor Financial Services Guide (FSG) and Credit Guide. This Part 2 provides important information about me and my employer, and must be read in conjunction with the Part 1.

In this document, the words "me", "I", "we" and "our" refer to David Gates and Gates Risk Management, as an Authorised Representative of Securitor.

Are you authorised to provide Financial Services?

Yes. I am an authorised representative of Securitor.

My ASIC authorised representative identification number is 300477.

I am an employee/director of DCG Risk Advisory Pty Ltd trading as Gates Risk Management, which is an authorised representative (ASIC identification number 341149) of Securitor.

What areas are you authorised to advise on?

I am authorised by Securitor to provide Financial Services including advice under Securitor's licence on the following financial products:
Managed Investments

- Superannuation
- Personal Insurance
- Managed Investments

In addition to the services listed on page 9 of the first part of the FSG, are there any services you are not authorised by Securitor to provide?

I am not an Authorised Credit Representative of Securitor. This means that I am not Authorised by Securitor to provide you with advice or assistance in relation to consumer credit.

I am not authorised to provide advice, services or products in the following areas

- Shares

- Self Managed Superannuation Funds
- Mortgage Broking
- Finance Broking
- Margin Loans
- Consumer Credit activities
- Strategic advice about consumer credit and consumer credit referrals

I am not an Authorised Credit Representative of Securitor. This means that I am not authorised by Securitor to provide you with advice or assistance in relation to consumer credit.

What are your educational qualifications and experience?

I have over 25 years experience as a financial planner.

How am I paid?

I am a director of DCG Risk Advisory Pty Ltd trading as Gates Risk Management. Fees and commissions are paid to Gates Risk Management by Securitor for distribution to me.

Initial Advice fees

I will charge a fee for a personal risk insurance Statement of Advice of \$500 and a fee for a business insurance Statement of Advice of up to \$3000 if you do not proceed with my recommendations.

Subsequent Service Fees

All fees may be deducted from your insurance premiums and paid to me by product providers instead of being invoiced directly to you.

All fees are inclusive of GST

NOTE: Full details of all fees and commissions for Financial Services will be provided to you in a Statement of Advice (SOA) (or Record of Further Advice or Record of Advice) and Product Disclosure Statements at the time of receiving any recommendation.

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David Gates

What amounts do my employer and other related entities receive?

All fees, commissions and incentives are received by DCG Risk Advisory Pty Ltd as trustee for Gates Trust trading as Gates Risk Management.

Referral Fees

If you have been referred to me by an external party and you accept the services I provide, I may make a payment to the external party for that referral. Any amount will be disclosed in the SOA provided to you. This will be paid by me to the external party and will be at no cost to you.

Date of Completion 01/10/2011

How to contact us

I conduct my financial planning activities under the registered name of Gates Risk Management.

If you would like to make an appointment to discuss your financial needs and objectives in more detail, please contact me on 03 9555 6210.

I am located at 7 Le Page St, Moorabbin, Vic 3189

Postal address PO Box 2067, Moorabbin, Vic 3189

My email address is
david@gatesriskmanagement.com.au

My website address is
gatesriskmanagement.com.au

Confirmation form

Acknowledgements – Client Copy

I/we acknowledge that I was/we were provided with the Securitator Financial Services Guide and Credit Guide dated 1st October 2011 and Adviser Profile dated 1st October 2011.

Client Name: _____

Client

Date

Signature: _____

received: _____

Client Name: _____

Client

Date

Signature: _____

received: _____

OR complete as follows if FSG is mailed to Client(s):

I confirm that I sent a copy of the Financial Services and Credit Guide dated 01/10/2011 and Adviser Profile dated 01/10/2011 as follows:

Sent to (Client Name(s)): _____

Sent on (Date): _____

Sent by (Name): _____

Confirmation form

Detach copy for File

Acknowledgements – Adviser Copy to be retained on client file

I/we acknowledge that I was/ we were provided with the Securitor Financial Services Guide and Credit Guide dated 1st October 2011 and Adviser Profile dated 1st October 2011.

Client Name: _____

Client

Signature: _____

Date

received: _____

Client Name: _____

Client

Signature: _____

Date

received: _____

OR complete as follows if FSG is mailed to Client(s):

I confirm that I sent a copy of the Securitor Financial Services Guide and Credit Guide dated 1st April 2011 and Adviser Profile dated 29/04/2011 as follows:

Sent to (Client Name(s)): _____

Sent on (Date): _____

Sent by (Name): _____