

LDB Financial Group Pty Ltd

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Financial Services Guide

Contact Details

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Authorised Representatives:

LDB Wealth Solutions Pty Ltd (ASIC No. 257930)
Christopher Payne (ASIC No. 330844)
Timothy O'Loughlin (ASIC No. 398080)
Christopher Pomaroff (ASIC No. 452750)
David Locco (ASIC No. 1318068)
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Authorised for distribution by LDB Financial Group Pty Ltd

Not Independent

We are not independent, impartial or unbiased as we receive commissions on personal risk insurance policies. In all other cases, we charge a fee for our advice services and do not receive commissions or other payments from product providers.

Why am I receiving this document?

This Financial Services Guide (FSG) will help you decide whether to use the services that we* offer.

It contains information about:

- LDB Financial Group Pty Ltd & LDB Wealth Solutions Pty Ltd.
- Your Financial Adviser.
- The services we offer and their cost.
- Any conflicts of interest which may impact the services.
- How we are remunerated.
- How we deal with complaints if you are not satisfied with our services.

When we provide you with financial planning services you may receive:

- A Statement of Advice (SoA) or Record of Advice (RoA) which documents the advice we provide to you.
- A Product Disclosure Statement (PDS) which explains the products we have recommended.

* In this document 'we' refers to LDB Wealth Solutions and your Financial Adviser.

LDB Financial Group

LDB Financial Group Pty Ltd is different to many financial planning practices as it holds its own Australian Financial Services Licence (437164) which has been issued by the Australian Securities and Investments Commission (ASIC).

This provides us with greater flexibility in choosing the services, products and investments which best meet the needs of our clients.

From establishment of the firm in 1986, the focus of our advisors and the underlying culture of the firm has been to relate closely to our clients, the financial issues and challenges that they confront and aspirations that they have.

An approach of getting close to our clients and caring about the outcomes in areas of advice and support has underpinned the LDB model of providing an integrated service to our clients. All advisors in different areas of the firm work together in a team approach in order to replicate the sense of a more intimate service delivery which we describe as "working as one".

This has been a major underpinning element of the development of the firm with our success in providing quality service to our investor clients at a very competitive cost in the market.

As a licensee, we are required to comply with the obligations of the Corporations Act and the conditions of our licence.

This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that it and its representatives provide.

What services do we provide?

We are authorised to provide a comprehensive range of advice and dealing services which include:

- Superannuation and SMSF
- Personal insurance
- Managed investments
- Securities
- Margin lending
- Retirement planning
- Portfolio reviews

Your Financial Adviser

Christopher Payne joined our team in 2013, has been in the industry for over 25 years and is an accredited SMSF specialist. Chris has come from an investment management background and has graduate and post graduate qualifications in Commerce, Finance and Investment. Chris has written courses and lectured on the Share Market and Financial Services at Victoria University and other institutions.

Timothy O'Loughlin joined our team in April 2015 in the role of Senior Financial Planner and has over 14 years' experience providing financial planning advice and guidance to clients. Tim is a Certified Financial Planner®, member of the Financial Planning Association of Australia (FPA) and holds a Bachelor of Commerce & Post Graduate Law degree from Bond University and Diploma of Financial Planning.

Christopher Pomaroff joined our team in May 2021 as a Financial Planner bringing with him over 13 years' experience providing financial planning advice and guidance to a wide range of clients. Chris is a Certified Financial Planner®, member of the Financial Planning Association of Australia (FPA) and holds a Bachelor of Commerce degree majoring in Accounting and Finance from Monash University.

David Locco joined our team in May 2022 as a Paraplanner and has over 10 years' experience in the financial planning industry and a strong focus on delivering exceptional service to clients. David holds a Master of Commerce, majoring in Financial Planning, from Deakin University and has also completed the Ethics for Financial Services course at Deakin University.

LDB Wealth Solutions Pty Ltd is a Corporate Authorised Representative under the licence held by LDB Financial Group Pty Ltd.

LDB Wealth Solutions Pty Ltd and your financial adviser act on behalf of **LDB Financial Group Pty Ltd** who is responsible for the services that they provide.

The financial advice process

We recognise that the objectives and personal circumstances of each client are different.

What is right for one client may not be right for another.

We will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we address all issues.

When we first provide advice to you it will be explained thoroughly and documented in a Statement of Advice which you can take away and read.

The Statement of Advice will explain the basis for our advice, the risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

For managed funds, insurance products and administration platforms, we will also provide you with a Product Disclosure Statement. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about the advice and investments recommended.

You can provide instructions to us in writing, via phone or via email/fax.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice it will typically be documented in a Record of Advice which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

Fees

All fees are payable to LDB Wealth Solutions Pty Ltd.

Your first meeting with us is complimentary and obligation free.

Plan Preparation Fee

The Plan Preparation fee includes all initial meetings with you, the time we take to determine our advice and the production of the SoA.

The Plan Preparation fee is based on the scope and complexity of advice provided to you. We will agree the fee with you at our first meeting.

Plan Implementation Fee

If you decide to proceed with our advice, we may charge a fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

Annual Service Fees

Once your investments are established we may meet with you periodically to provide performance reports and update our advice.

Our annual service fees will depend on the ongoing services provided to you. They may be either an agreed fixed fee or a percentage of your portfolio value. We also may charge a fee based on the value of each share trade.

The services and fees will be set out in the SoA or RoA that we provide to you.

Commissions

We receive initial and ongoing commissions where we provide advice on personal risk insurance policies.

We will disclose the commissions that we receive from personal insurance policies to you when we provide you with a SoA.

Other Benefits

We may receive other benefits from product providers such as training, meals and entertainment. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Adviser Remuneration

Your financial adviser is an employee of the practice and is paid a salary. Like all LDB staff, your adviser is also entitled to receive 10% of the fees for any clients that he introduces to the business from external sources, for three years. This means on an annual service fee of \$4,000 he would receive \$400 of the annual service fee and \$1,200 for a 3 year period.

Associated Businesses

The LDB Group provides a range of professional services. As part of providing our advice, we may refer you to other LDB businesses.

These businesses have common ownership with LDB Financial Group Pty Ltd and LDB Wealth Solutions Pty Ltd.

Making a Complaint

We endeavour to provide you with the best advice and service at all times. If you are not satisfied with our services then we encourage you to contact us.

Please call us or put your complaint in writing to our office. If you are not satisfied with our response you can refer it to the Australian Financial Complaints Authority (AFCA). You can contact AFCA on 1800 931 678. AFCA provides a fair and independent complaint resolution service which is provided to you free of charge.

Your Privacy

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information. Our Privacy Policy is available on request and on our website.



Working as One

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