

Financial Services Guide

22 April 2024

FINANCIAL SERVICES GUIDE

This Financial Services Guide has been authorised for distribution by the authorising licensee:

rdl.financial group Pty Ltd ('the Licensee')
ABN 12 630 546 771 holder of
Australian Financial Services Licence No. 515203 ('AFSL')
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(PO Box 1088, Blackburn, Victoria, 3130)
Email: fp@rdlaccountants.com.au
Website: www.rdlaccountants.com.au
Phone: 03 9878 1477

This Financial Services Guide ('FSG or the 'Guide') provides you with important information about rdl.financial group Pty Ltd ('the Licensee'), its Corporate Authorised Representative, the Trustee of the rdl.fp Unit Trust trading as rdl.financial planning ('the CAR') and its Authorised Representatives, who will provide you with the financial services described in this Guide. It is designed to help you evaluate and make an informed decision about whether to use the financial services described in this Guide. We suggest you retain this Guide for your future reference. If any part of this Guide is not clear, please speak to your financial adviser.

This Guide contains important information about:

- the financial services we offer as a CAR and Authorised Representatives of the Licensee;
- the Licensee as the holder of an Australian Financial Services Licence (AFSL);
- the financial services that the Licensee offers;
- the process we follow to provide financial services;
- how we, our associates, and the Licensee are paid;
- any arrangements which may influence our advice to you;
- how we and the Licensee protect your privacy; and
- who to contact if you have a complaint or if you are not satisfied with the services provided.

This Guide has Adviser Profiles and includes information on the services we are authorised to provide on behalf of the Licensee.

References in this Guide to 'me', 'I', 'us', 'we' and/or 'our' should be read as either the Licensee, the CAR or your 'Authorised Representatives' of the Licensee, as the context requires.

Disclosure of non - independence

Not Independent

rdl.financial group Pty Ltd and its Authorised Representatives receive commissions from life risk insurance products held by our clients. As such, we are neither independent, impartial, or unbiased as defined in Section 923A of the Corporations Act.

ABOUT THE LICENSEE

The Licensee holds an AFSL issued by the Australian Securities and Investments Commission.

The Corporate Authorised Representative (CAR), is the Trustee for the rdl.fp Unit Trust trading as rdl.financial planning.

As a CAR and Authorised Representatives, we act on behalf of the Licensee when providing the financial services we are authorised to provide under the Licensee's AFSL, detailed in this FSG.

As the holder of an AFSL, the Licensee is responsible for the financial services we provide to you. The Licensee acts on its own behalf when these financial services are provided to you.

SECTION 1 – ABOUT OUR SERVICES AND HOW THEY ARE PROVIDED

WHAT OTHER INFORMATION SHOULD YOU CONSIDER BEFORE DECIDING WHETHER TO PROCEED WITH OUR RECOMMENDATIONS?

If you receive personal financial advice this will be documented in a Statement of Advice (SoA), or in specific circumstances a Record of Advice (RoA), that confirms the discussions you have had with us, the recommendations we are making and the basis for those recommendations. These documents will also explain how those recommendations will work towards achieving your goals, any relevant fees received by us, and any associations with financial product providers.

When a financial product is recommended to you, you will be provided with a Product Disclosure Statement (PDS) or other disclosure document issued by the product provider. Among other things, the PDS contains information about the risks, benefits, features and fees payable in respect of the product. In combination, these documents will help you make an informed decision about whether to proceed with our recommendations.

WHO PROVIDES THE FINANCIAL SERVICES DESCRIBED IN THIS FSG?

The financial services described in this FSG are provided by us as Authorised Representatives of the Licensee. This Guide contains further details about your financial advisers, and our experience, qualifications and professional memberships.

WHO IS RESPONSIBLE FOR THOSE FINANCIAL SERVICES?

As the holder of an AFSL, the Licensee is responsible for the financial services we provide to you. The Licensee acts on its own behalf when these financial services are provided to you. In relation to the financial services offered in this FSG, the Licensee, as the holder of an AFSL, does not act on behalf of any other person or licensee. The Licensee is only responsible for the services offered in the FSG.

The law requires the Licensee to have arrangements in place to compensate certain persons for loss or damage they suffer from certain breaches of the Corporations Act by the Licensee, its CAR and/or its Authorised Representatives. The Licensee has internal compensation arrangements as well as professional indemnity insurance that satisfy these requirements.

WHAT AREAS IS YOUR FINANCIAL ADVISER AUTHORISED TO PROVIDE ADVICE ON?

We are authorised by ASIC, and on behalf of the Licensee to provide financial product advice and to deal in a wide range of products:

- deposit products;
- Government debentures, stocks or bonds;
- life investment and life risk products;
- managed investment schemes including investor directed portfolio services;
- retirement savings account products;
- securities (e.g. shares); and
- superannuation products.

WHAT FINANCIAL SERVICES DO WE OFFER?

Some of the services we can provide you are:

- financial planning advice;
- wealth accumulation advice;
- superannuation advice, including self-managed superannuation funds;
- redundancy advice;
- retirement advice;
- gearing strategies;
- cash flow advice;
- social security benefits advice;
- aged care advice;
- life and disability Insurance advice; and
- estate planning services (financial planning).

WHAT PRODUCTS ARE AVAILABLE?

Internal and external experts provide financial product research, which is used to carefully select and maintain an extensive list of Approved Products for us to select from.

When providing personal advice to you, our advisers may only recommend a product to you if they consider it is appropriate after considering your objectives, financial situation and needs. Your adviser is not required to tell you about products that are not on the APL. The Licensee's Approved Product List (APL) includes a range of financial products from product providers not associated with the Licensee. Authorised Representatives of the licensee can use products outside of this APL by following the process to obtain one-off approval.

HOW DO WE ENSURE THAT THE PERSONAL ADVICE WE GIVE YOU SUITS YOUR NEEDS AND OBJECTIVES?

To ensure your adviser provides personal advice that is appropriate, we firstly need to understand your objectives, financial situation and needs. Your adviser (referred to as 'we' below) will follow a step-by-step process as outlined below:

1. We will meet with you for an initial consultation. During this meeting we will discuss your expectations and provide you with details of the services we can offer.
2. We will collect all the information we need from you, including your objectives, financial situation and needs. If you do not wish to provide the information we require, we will advise you of the possible consequences of not disclosing all of this information and the impact on the recommendations given. This may include not being able to provide advice on the subject matter you request.
3. We will help you identify your goals and may discuss your attitude towards investment risk.
4. We may consider strategies and areas such as income, social security, insurance, cash and estate planning requirements. Where we recommend a financial product we will also conduct a reasonable investigation of the financial products that may be suitable to implement the strategies as part of the recommendations. Based on these and other considerations, we will prepare and present you with a written SoA, or in some cases depending on the circumstances, an RoA. We will explain in the SoA (or RoA) the basis for the advice, and any remuneration, benefits or associations which could have influenced the advice.
Where we recommend financial products, we will provide you with a Product Disclosure Statement.
5. We will discuss our recommendations with you, make any changes you require and ask you whether you would like us to implement those recommendations on your behalf.
6. If you agree, we will then implement those recommendations
7. Where appropriate we will offer to enter into an ongoing service agreement to review your financial position.

We will also explain to you any significant risks of the financial products and strategies which we recommend to you. If you are unclear of the risks, do not hesitate to question us further.

In certain circumstances, we may not provide you with personal advice via a SoA or RoA, as outlined above. These circumstances may include:

- Where we provide you with only general advice, such as through seminars and newsletters;
- Further advice or verbal advice – if you previously received advice recorded in a SoA, any further personal advice provided by us may be recorded in a RoA. We will not necessarily provide you with a copy of the RoA unless you request it (see below).

WHAT DOCUMENTS DO YOU GET IF WE PROVIDE FURTHER ADVICE?

Where a further review is conducted and personal advice is provided, in some circumstances we are not required to provide you with a SoA for this further advice. Where this is the case, if you have not already been provided with a RoA, you may request a copy of the RoA from us by contacting for a period of seven years from when the further advice was first provided to you.

HOW CAN YOU INSTRUCT US?

You may specify how you would like to give us instructions, for example, by phone or email using any of the contact details set out in this Guide. Alternatively, you may provide instructions to us in person. Where instructions are provided by telephone, we may ask for these to be confirmed in writing.

OTHER SERVICES

We may provide services other than financial planning services. For example, we may also act as your accountant. While we may provide this service, you should understand that this other service is not provided on behalf of the Licensee and the Licensee does not train, support or supervise the provision of this other service and has no responsibility in relation to this service.

Examples of the services which the Licensee is not responsible for include:

- taxation services, such as completion of tax returns;
- accounting and audit services;
- consulting services; and
- administration and compliance of Self-Managed Superannuation Funds.

HOW ARE WE PAID AND WHO WILL BENEFIT?

rdl.financial planning receives 100% of all fees from clients and insurance commissions from advice, products and services recommended and provided by us in respect of the financial services offered in this FSG.

There are agreements in place between rdl.financial group, rdl.financial planning, and rdl.accountants. These agreements enable us to cover the licensing and operating costs of rdl.financial planning. The directors of rdl.financial planning have a profit share arrangement in place to distribute any profits to the shareholders of this entity. As an equity partner of rdl.financial group, rdl.financial planning, and rdl.accountants, Fraser Holt (and/or his related entities) receives a share of the profits, based on his equity holdings at the end of the financial year.

All Advisers receive salaries as employees of rdl.accountants (ABN 84 164 947 290) which has an association with rdl.financial planning.

WHAT TYPE OF FEES, COMMISSIONS AND OTHER BENEFITS DO WE RECEIVE FOR OUR SERVICES?

If you receive general advice we may invoice you for this advice.

For Personal Advice, fees are inclusive of GST and payable by you at the following stages:

1. **Plan Preparation:** For having a personalised financial plan (SoA) prepared, a plan preparation fee (up to \$22,000) is payable. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you.
2. **Implementation:** In some cases fees may be charged to implement the recommendations in your financial plan. These will be agreed by you prior to us commencing work on this.
3. **Ongoing Service and Reviews:** Our ongoing service and fees vary depending on scope and complexity of our advice. We will recommend an appropriate ongoing service package for your needs, these are offered by us and accepted by you, on an annual basis. You may opt out of this at any time. All fees and charges will be disclosed within the said Ongoing Service Agreement. If you require any additional services outside the scope of the existing agreement between you and your adviser, this may be a subject to a different/new agreement.

We will discuss and agree our fee structure with you before we provide you with services. Full details of all fees and insurance commissions for financial services will be provided to you in a Statement of Advice (SoA), or Record

of Advice (RoA) and Product Disclosure Statements at the time of receiving any recommendations. If the fees, commissions or other benefits are not calculable at the time we provide personal advice, we will describe the manner in which they are calculated at the time the advice is given or as soon as practicable after.

Referral Fees

If we refer you to another business to provide you with services, we do not receive or pay any referral fees.

Payment Methods

Our fees are either invoiced to you directly, or deducted from your investments, or a combination of these methods. Where it is debited from your investments it is normally referred to as an Adviser Service Fee.

We will discuss and agree to the method of payment with you.

Commissions

We may receive commissions in relation to life risk insurance products. The commission rate will be affected by the commencement date of your policy, as follows (Percentages exclude goods and services tax (GST)).

After 1 January 2020:

- upfront commission of up to 60% of the first year's premium for new insurance policies
- upfront commission of up to 60% of the first year's premium increase associated with any client-initiated increases in cover on an existing insurance policy
- ongoing commissions of up to 30% of the renewal premium for each year the insurance policy is continued

Between 1 January 2018 and 1 January 2020:

- upfront commission of up to 80% of the first year's premium increase associated with any client-initiated increases in cover on an existing insurance policy
- ongoing commissions of up to 30% of the renewal premium for each year the insurance policy is continued

Prior to 1 January 2018:

- upfront commission of up to 120% of the first year's premium increase associated with any client-initiated increases in cover
- ongoing commissions in excess of 30% of the renewal premium for each year the insurance policy is continued.

Where we receive an initial commission and/or ongoing commission amount for insurance, we may rebate all, part or none of the commission to you. This commission is not an additional cost to you. Full details of any upfront and ongoing insurance commission we receive will be contained in your SoA or RoA.

We do not receive any other payments from product providers.

Other Benefits

From time to time we may accept hospitality, or support connected with our professional development (e.g. training), from product providers. We maintain a register detailing any benefit we receive which is valued at between \$100 and \$300 and other benefits that relate to information technology software or support provided by a product issuer that relates to educational and training purposes.

A copy of the register is available on request for a small charge.

SECTION 2 – YOUR INFORMATION AND PRIVACY

WHY WE COLLECT YOUR PERSONAL INFORMATION

We collect personal information, including sensitive information (e.g. health information), from you to provide you with services including financial advice.

We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, to prevent fraud, crime or other activity that may cause harm in relation to the particular products or services provided, and to help us run our business.

If you do not provide all the information we request, we may no longer be able to provide product or service, including financial advice, to you.

COLLECTING AND DISCLOSING YOUR PERSONAL INFORMATION

We may disclose your personal information to other members of rdl.accountants, or anyone we engage to do something on our behalf such as a service provider, and other organisations that assist us with our business. We may also collect from these parties any personal information they may hold about you which relates to our provision of financial advice.

We may also disclose your personal information to third parties such as a complaints body to whom a complaint relating to a product or service is referred, your past and present employers, any party acquiring an interest in our business and anyone acting on your behalf.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We take reasonable steps to ensure that the recipient does not breach the Australian Privacy Principles. By using our products or services, you consent to these disclosures. The Licensee is also required, pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF Act) and its corresponding rules and regulations to implement certain client identification processes. We may be required to obtain information about you at the time of providing financial services to you, and from time to time in order to meet our legal obligations. We have certain reporting obligations pursuant to the AML/CTF Act and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

SHARING YOUR PERSONAL INFORMATION

rdl.financial planning and rdl.financial group have the same ownership as rdl.accountants, and we may share your financial information with them to facilitate accurate completion of your taxation matters, where you require this service. Conversely, rdl.accountants may share with us your taxation details to enable us to complete comprehensive financial advice for you. Some of your data is stored routinely on databases that staff from both entities can access for work purposes. If you do not wish us to share your personal information with rdl.accountants, please advise us in writing. This may impact the level of service we can offer you, or even result in us being unable to service your needs.

We regularly refer our clients to McCracken and McCracken Lawyers, who may also refer clients to us. Neither party receives remuneration for these referrals. We may, with your approval, share your relevant personal information with McCracken and McCracken Lawyers, or with your preferred legal practitioner, to handle estate planning or other legal matters. This consent may be verbal or in writing.

PRIVACY STATEMENT

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy. Our privacy policy is available at www.rdlaccountants.com.au. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Privacy Act 1988 (Cth), or a registered privacy code and how we will deal with your complaint; and;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

Where you have provided information about another individual, you must make them aware of that fact and the contents of this privacy statement.

We will use your personal information to contact you or send you information about other products and services offered by us or our preferred suppliers. If you do not wish to receive marketing communications from us, please contact us.

SECTION 3 – ABOUT YOUR ADVISERS

WHO ARE YOUR FINANCIAL ADVISERS, WHAT QUALIFICATIONS, EXPERIENCE AND PROFESSIONAL MEMBERSHIPS DO THEY HAVE?

The Corporate Authorised Representative number for the Trustee of the rdl.fp Unit Trust trading as rdl.financial planning is: 422187

Fraser Holt (Authorised Representative Number 231442)

Fraser Holt has been a Financial Adviser since 1994. Fraser was awarded a Certified Financial Planner (CFP®) designation from Deakin University in 2002 and continues to be a member of the Financial Advice Association Australia (FAAA). He is a Registered Tax Agent with the Tax Practitioners Board. He obtained his Aged Care Accreditation in 2018. Fraser has been a member of Chartered Accountants Australia and New Zealand since 1989 and advanced to Fellowship in 2019. He attained a Bachelor of Business Degree from Bendigo College of Advanced Education in 1982. Fraser is authorised to provide the services listed in this Financial Services Guide.

Roslyn Schnerring (Authorised Representative Number 232164)

Roslyn Schnerring has been a Financial Adviser since 2003. Roslyn is a Certified Practising Accountant (Financial Planning Specialist Accreditation, 2016) and has been a member of CPA Australian since 1989. She is a registered Tax (Financial) adviser. Roslyn completed a Graduate Certificate of Financial Planning with Kaplan in 2016. She attained her Aged Care Accreditation in May 2015. Initially Roslyn qualified with a Diploma of Financial Services (Finsia, 2006) and a Bachelor of Business (Accounting) Degree from Victoria College (Deakin University, 1990). Roslyn is authorised to provide the services listed in this Financial Services Guide.

Chitladda (Chitty) Mahanivong (Authorised Representative Number 1267541)

Chitty is a Certified Financial Planner (CFP®) and a member of the Financial Advice Association Australia (FAAA). She is a registered Tax (Financial) adviser. Chitty has been with rdl since 2011, initially working in paraplanning prior to moving into an adviser role in 2018. Chitty comes from a science background and holds a doctorate in Molecular Biology, obtained in 2002 from The University of Melbourne. Chitty attained her Aged Care Accreditation in 2023. Chitty is authorised to provide the services listed in this Financial Services Guide.

Cristina Maiolo – (Authorised Representative Number 1304080)

Cristina Maiolo is a Financial Adviser. Cristina completed a Masters in Financial Planning at Deakin University in 2023, and attained her Aged Care Accreditation in 2022. Cristina has Bachelor of Business (Banking and Finance and International Business) from Monash University. Cristina is authorised to provide the financial planning services listed in this Financial Services Guide.

David Lorimer – (Authorised Representative Number 1304082)

David Lorimer is a Certified Financial Planner (CFP®) and a member of the Financial Advice Association Australia (FAAA). David completed a Masters in Financial Planning through Kaplan Professional in 2022. David has Bachelor of Finance from Monash University. David attained his Aged Care Accreditation in 2023. David is authorised to provide the financial planning services listed in this Financial Services Guide.

HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER

All advisers work out of our offices at 60 – 64 Railway road Blackburn VIC 3130 and are contactable on (03) 9878 1477, or by email below:

Fraser Holt	fwh@rdlaccountants.com.au
Roslyn Schnerring	rms@rdlaccountants.com.au
Chitty Mahanivong	ccm@rdlaccountants.com.au
Cristina Maiolo	cmm@rdlaccountants.com.au
David Lorimer	djl@rdlaccountants.com.au

SECTION 4 - COMPLAINTS

WHAT TO DO IF YOU HAVE ANY CONCERNS ABOUT OUR SERVICES

Staff at rdl.financial group endeavour to provide our clients with quality advice and services, and to tailor these to your circumstances. If you have a complaint or concern about the advice or service provided to you, we encourage you to take the following steps:

Contact your adviser about your concern so we can discuss it with you to seek a resolution. We will review your concerns and provide a full written response within 30 days of receipt of your complaint, unless the matter is complex or circumstances beyond our control delay the management of your complaint. If this occurs, we will notify you within 30 days of the reason for the delay and provide you the option to escalate the matter to Australian Financial Complaints Authority (AFCA) if you are dissatisfied. If you disagree with our final response to your complaint, you may also escalate your concerns to AFCA, at no cost to you. The contact details for AFCA are given below.

If your concern is not resolved to your satisfaction, you may contact the licensee

Advice Complaints
rdl.financial group
PO Box 1088
Blackburn VIC 3130
Email: fp@rdlaccountants.com.au
Phone: 03 9878 1477

If your concern is not resolved, or if you are not satisfied with the decision, you may contact the Australian Financial Complaints Authority (AFCA)

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
Email: info@afca.org.au
Website: www.afca.org.au
Phone: 1800 931 678

ACKNOWLEDGEMENT – ADVISER COPY (to be retained on client file)

We acknowledge that we were provided with the rdl.financial planning group Pty Ltd's Financial Services Guide dated 22 April 2024.

Client name: _____

Client signature: _____ Date received: _____

Client name: _____

Client signature: _____ Date received: _____