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# Financial Services Guide

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**Financial Services Guide**  
Authorised for distribution by:

**RGM Financial Planners Pty Ltd**  
ACN 083 204 791  
Australian Financial Services Licensee 229471

It is important that you understand this FSG as it is a legal document. If any part of this document is not clear please speak to your Financial Adviser.

**(Version 6 issued 26 May 2021)**

### Statement of Non-Independence

RGM and its Authorised Representatives, for the purposes of s923A of the *Corporations Act* 2001 (Cth), are unable to call ourselves “independent”, “unbiased” or “impartial” or a variation of these such as “independently owned” as we receive commission payments when we recommend you purchase Life Insurance products eg income protection.

## Why am I receiving this document?

This Financial Services Guide (FSG) for your RGM Financial Planners Pty Ltd (RGM) Financial Adviser outlines the financial services provided by your Financial Adviser through RGM.

It is an important document which will help you decide if you want to use the services being offered. It contains information about:

- RGM and your Financial Adviser
- the services offered
- how financial advice is documented
- how your Financial Adviser, RGM and other relevant persons are remunerated in relation to the services.
- how we deal with your complaints if you are not satisfied with the services provided.

This document is the first part of the FSG. You must read this document in conjunction with the Adviser Profile, which gives you more details about your Financial Adviser. Together these documents form the complete FSG for your RGM Financial Adviser.

### Other documents you may receive

When your Financial Adviser provides you with financial services you may also receive:

- a Statement of Advice (SoA) which contains information about the advice provided to you to help you decide whether to act on the advice
- a record of advice (RoA) if we provide you additional advice or minor changes to existing investment advice where there is no significant change to your circumstances and our recommended strategy
- a Product Disclosure Statement (PDS) which provides information about a product to help you decide whether to purchase that product.
- a Fee Disclosure Statement setting out the fees we have charged over the previous 12 months, the services you received and the services you were entitled to receive. After 1 July 2021 the FDS we provide to you will set out the fees we have charged over the previous 12 months, the services you received and the services you were entitled to receive plus the fees we estimate you will pay for the next 12 months and the services you are entitled to receive.
- if a new client on or after 1 July 2013 - an Opt-In notice every two years where we will ask you to opt-in if you want to continue to receive ongoing services from us. After 1 July 2021, we will be required to have you opt-in every 12 months.

## Who is RGM?

RGM holds an Australian Financial Services Licence issued by the Australian Securities and Investments Commission (ASIC).

RGM Accountants & Advisors Pty Ltd and RGM Finance Brokers Pty Ltd are related entities to RGM

Financial Planners Pty Ltd and are all ultimately owned by RGM Investment Holdings Pty Ltd.

Your Financial Adviser is an employee of RGM and acts on behalf of RGM when providing those financial services they are authorised to provide under RGM's licence, as set out in the Adviser Profile. Your Financial Adviser will provide these Financial Services to you as a representative of RGM and RGM is responsible for these Financial Services.

RGM has offices across Gippsland located in Moe, Traralgon and Drouin.

RGM offers a distinct alternative for clients looking for a professional partner to assist them with the achievement of their investment, retirement, income and superannuation goals.

## Why choose an RGM Financial Adviser?

### Range of financial services

Your Financial Adviser is able to provide you with access to a broad range of Financial Services which may include:

- investment planning advice
- superannuation and rollover advice
- retirement planning advice
- personal insurance advice (for example, life insurance)
- portfolio review services

The Adviser Profile provided with this FSG includes more information about the financial services provided by your Financial Adviser.

### Personalised service recognising your needs

Your Financial Adviser works within a privately owned and operated financial planning practice. RGM is owned and operated by a group of individuals whose aim is to provide a professional and personalised service that will be delivered to you by their qualified and experienced teams of employees. While your Financial Adviser has flexibility in the service they provide to you, RGM remains responsible for the quality of advice provided by your Financial Adviser under RGM's licence.

RGM provides your Financial Adviser with significant support and supervision with the aim of ensuring you receive quality financial planning advice.

Your Financial Adviser has completed external assessments and they must complete an annual training program to maintain their knowledge. They are also subject to regular reviews from experienced Compliance professionals who assess the quality of their advice.

RGM has an extensive Approved Product List which means your Financial Adviser can select the right product for you. All products on the Approved Product

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List are supported by independent research from experts such as Morningstar Research.

RGM ensures your Financial Adviser:

- is only authorised to provide services to you where he/she has the appropriate qualifications
- stays up to date with relevant industry and legal changes to maintain their qualifications
- is provided with excellent technical support and tools to provide financial planning advice
- is provided with high quality financial product research
- is monitored and supervised to ensure they comply with the requirements of the law and RGM's standards.

### **Protecting you and your assets**

RGM and your Financial Adviser promote long-term investment strategies which do not take unnecessary risks with your investments. For this reason, your Financial Adviser is not permitted to switch your investments frequently or make speculative investments in products such as tax-driven schemes or unregulated products. Your Financial Adviser is also restricted to RGM's Approved Product List unless they receive special approval from RGM to use other products.

To further protect your interests, RGM does not allow your Financial Adviser to:

- act as a trustee for you or operate a trust account on your behalf
- hold a Power of Attorney
- hold funds or have access to withdraw funds on your behalf
- act on behalf of any other Australian Financial Services Licence holder
- ask you to sign documents which have not been fully addressed or completed.

### **What you will receive when provided with a financial service**

When your Financial Adviser provides you with personal advice as part of a Financial Services, your Financial Adviser will:

- work with you to understand your needs, objectives and personal circumstances
- explain to you the scope of advice being provided and importantly what is not being provided
- provide you with an SoA (or RoA) which is a record of their recommendations to you and explains the basis for the advice, the cost to you of implementing the advice and any associations.
- provide you with a PDS containing information about each product recommended to help you to make an informed decision about whether to purchase that product.

### **When will you receive an SoA?**

Your Financial Adviser may meet with you several times to discuss possible investment options before finalising their recommendations. Once they have finalised their advice they will explain their recommendations to you and document it for you in an SoA. You should only implement advice after taking the time to read and understand the SoA.

### **You may not receive an SoA in the following circumstances:**

- General advice – such as advice provided in seminars and through newsletters, which does not consider your personal circumstances.
- Further advice – if you previously received advice recorded in an SoA, any further advice which is not significantly different to the initial advice will be recorded in a Record of Advice (also known as an RoA) which you can request from your Financial Adviser

### **Your Financial Adviser may provide other services independently of RGM**

Your Financial Adviser may provide services other than financial services. For example, they may also act as your accountant or finance broker. While your adviser may provide these services you should understand that they are not provided under the licence held by RGM and RGM does not train, support or supervise your Financial Adviser in providing these services. Examples of the services which RGM is **not** responsible for include:

- general insurance services (for example, car insurance)
- real estate and direct property advice
- finance or mortgage broking services
- taxation services, such as completion of tax returns
- accounting services
- consulting services

### **How can I instruct my financial adviser?**

You can instruct your adviser a number of ways, for example, in person, via the phone or email however, we will always require confirmation of your instructions in writing.

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## Remuneration and benefits relating to Financial Services

### How your financial adviser is paid

Your Financial Adviser may be paid in a number of different ways, including:

- fees paid directly by you to your Financial Adviser. These would be based on an hourly rate or a scale determined and agreed by you and your Financial Adviser
- commissions from insurance products in which you invest. These commissions are determined and agreed by you and your Financial Adviser. They will be deducted by the providers of the selected products and paid to RGM who may pass on the commissions or fees to your Financial Adviser. Upfront commissions will be capped at 60% of the premium including GST.
- Some product providers reduce their ongoing fees by investing through a licenced financial adviser (product referrer). This reduced fee is rebated to your account unless you instruct the product provider otherwise. You may instruct this fee to be paid to your adviser in an investment application.

The fees, commissions and other benefits paid to your Financial Adviser will vary depending on the service being provided. You will find more detailed information about your particular Financial Adviser's fees, commissions and incentives in the attached Adviser Profile, and specific details in each SoA you receive.

You can ask your Financial Adviser for details about fees, commissions and incentives at any time.

### Relationships and incentives

RGM is fully owned by individuals who operate the financial planning business and associated RGM group of companies.

### Importantly, no product providers own or control any part of RGM.

Your Financial Adviser and RGM may receive additional benefits such as assistance with marketing expenses, complimentary or subsidised attendance at conferences, and other rewards such as gift vouchers, tickets to sporting events and invitations to social events. Where the benefits received are greater than \$300 in value they will be recorded in a Register which meets the requirements of the FPA Code of Practice on alternative forms of remuneration. A copy of the Register for RGM or your Financial Adviser is publicly available and can be provided at your request.

Although these relationships and incentives exist, RGM and your Financial Adviser will act on your behalf when providing the services described in this FSG.

### RGM has an obligation to disclose all related party interests.

- Auslink Property Trust No 1 & Auslink Property Trust No. 2

Pearse Morgan who is a director of RGM is also a Director of Auslink Investment Management Ltd (AIML) the Responsible Entity for the Auslink Property Trusts. Pearse Morgan may receive directors fees from AIML.

RGM does not provide personal advice to retail clients to invest in the Auslink trusts. The Auslink trusts are not on our approved product list. Any decision to invest in the Auslink trusts is your decision.

RGM Accountants and Advisors Pty Ltd provides services to AIML and derives a fee from clients that are introduced to the Auslink trusts. These fees are disclosed in the AIML information memorandum.

- RGM Accountants & Advisors Pty Ltd &
- RGM Finance Brokers Pty Ltd.

Pearse Morgan, Daniel Bremner, Prue Cox, Mark Reidy and Joseph Auciello are directors of RGM, have an ownership in the above entities and will receive indirect benefits if you engage the above entities' services.

### Does RGM charge any fees?

RGM will not charge you any additional fees. However, it will receive up to 100% of all fees and commissions received by your adviser.

### Further details on remuneration and benefits relation to Financial Services

When your Financial Adviser provides personal advice on specific financial products they will disclose certain details of remuneration (including commission for insurance only) or other benefits that they receive, or that RGM or another associated person receives as a result of that advice (Remuneration or Benefits) and this disclosure will be recorded in an SoA (or RoA).

If the Remuneration or Benefits can be calculated at the time you receive personal advice, these amounts will be disclosed at that time, or as soon as practicable after that time. If the Remuneration or Benefits cannot be calculated at the time you receive personal advice, your Financial Adviser will disclose how these amounts will be calculated instead.

These details will only be disclosed when personal advice is given if the Remuneration or Benefits are reasonably capable of influencing your Financial Adviser in providing the advice.

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## Other information

The law requires RGM to have arrangements in place to compensate certain persons for loss or damage they suffer from certain breaches of the Corporations Act by RGM or its representatives. RGM has internal compensation arrangements as well as professional indemnity insurance that satisfy these requirements under section 912B of the Corporations Act..

RGM and your Financial Adviser endeavour to provide the best financial service to you. If you have any complaints, we are committed to resolving them as quickly as possible.

If you have a complaint about the service provided to you:

1. Contact your Financial Adviser directly or RGM Group Manager on 03 5120 1400 who will acknowledge receipt of the complaint as soon as practicable and attempt to resolve it.

Alternatively, you may wish to put your complaint in writing and send it to:

RGM Group Manager  
PO Box 817 Traralgon Vic 3844.

2. If your Financial Adviser or RGM Group Manager has not been able to resolve your complaint quickly, we will provide you with a final response in writing within 45 days, advising you of the final outcome of your complaint. From 5 October 2021, we will try to resolve your complaint within 30 days before referring it to external dispute resolution.

3. If the complaint is not resolved to your satisfaction you can take it to the Australian Financial Complaints Authority (AFCA), the external dispute resolution scheme of which we are a member. AFCAs contact details are:

P: 1800 931 678

E: info@afca.org.au

W: www.afca.org.au

M: GPO Box 3 MELBOURNE VIC 3001

If your concerns involve unethical conduct, you can raise your concerns by writing to the Financial Planning Association of Australia, Professional Accountability Manager, PO Box 4285 Sydney NSW 2001.

## Privacy statement

Your Financial Adviser maintains a record of your personal information and any recommendations made to you. If you do not want to disclose your personal details, you have the right not to do so.

If you wish to examine your file, you should ask your Financial Adviser. No fee will be charged for an access request but RGM may charge you the reasonable costs of giving you any information you have requested.

Your Financial Adviser may provide you with marketing material prepared by RGM, Colonial,

ASGARD or a range of other financial services providers. If you do not want to receive this material, please contact your Financial Adviser.

## Who else will have access to my personal information?

Your Financial Adviser and RGM may use your personal information and disclose personal information about you:

- to industry bodies, RGM employees, agents, contractors or external product and service providers (who may be located overseas) that provide financial, administrative or other services in connection with the financial services provided to you or your investments or financial arrangements. External service providers may include data processors, consultants, business partners, product providers and mail houses
- to external service providers to provide marketing material to you about products and services they offer. If you do not want your personal information to be used in this way, you may opt out by notifying your Financial Adviser
- where the law requires us to do so
- if you consent

## Where can I access more information about the Privacy Act with respect to my investments?

RGM's privacy policy explains RGM's policies on the management of personal information. You can access the policy from the RGM website at [www.rgmgroup.com.au](http://www.rgmgroup.com.au) or call us on 03 5120 1400 to order a copy.

