

# FINANCIAL SERVICES GUIDE – Part 1

Version 17 | 17 November 2025

RSM Financial Services Australia Pty Ltd ABN 22  
009 176 354 | Australian Financial Services  
License (238 282)

## 1. Introduction

At RSM Financial Services Australia Pty Ltd (RSM), we understand that a variety of factors come into play when it comes to realising your personal wealth objectives. Regardless of the stage of your life, you need advice that is sound, practical, and relevant to your personal circumstances at that point in time. Our financial planning consultants advise, plan, and manage the affairs of thousands of Australians including individuals, SMEs, and large institutions. We are passionate about working closely with you so we can understand your goals and aspirations. This deep understanding allows us to anticipate changes in financial demands and take advantage of new opportunities with a financial pathway constantly tailored to your needs.

The Australian Securities and Investments Commission (ASIC) has issued RSM with an Australian Financial Services Licence (Number 238 282) and in doing so requires RSM to provide a Financial Services Guide, before we provide you with advisory services.

Our Financial Services Guide will assist you in deciding whether to use any of the services offered by RSM. It contains information about the services we offer, remuneration we receive in relation to those services, the documents you will receive from us and information on what to do if you have a complaint about our services.

## 2. About RSM Financial Services Australia

### 2.1. Who are we?

RSM is an Australian Financial Services Licensee under the Corporations Act. We are authorised to deal and advise on a range of financial products and services. Whether you have previously received financial advice or not, RSM can help you develop solutions tailored to your circumstances.

### LACK OF INDEPENDENCE

It is important that you are aware of any factors that may impact the impartiality of the advice you receive. RSM is not independent, impartial, or unbiased because of the following factors:

1. RSM may receive commissions from the sale of life insurance and this commission may not be rebated to you. *See Section 4 of this document for further information.*
2. RSM may charge a fee calculated as a percentage of the funds that you have invested with us. *See Section 4 of this document for further information.*
3. RSM manage the Odyssey Separately Managed Accounts (SMAs) which may influence our advice to you. More information can be found in the section of this FSG titled “Do any relationships exist which might influence the service or advice I receive?”
4. RSM may receive gifts, hospitality, or benefits from certain product providers. *See Section 5 of this document for further information.*

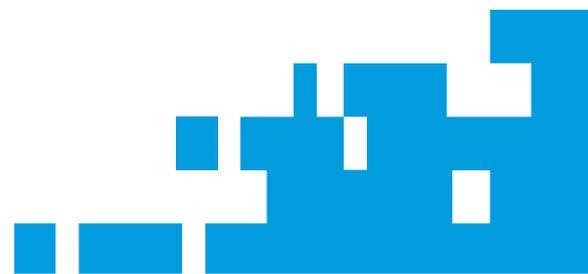
We are wholly owned by RSM Australia Pty Ltd a member of the RSM Network which is one of the largest accounting and consulting firms in Australia. Through research and practise, our team has developed a reputation for responsible financial management.

Key information is provided in answer to the following questions. If you need more information or clarification, please ask us.

### 2.2. Our Advisers

The term “Adviser” is used in this document to describe the person that provides advice to you. Your adviser may be either an employee representative meaning they are directly employed by RSM or an Authorised Representative meaning that they are authorised to provide advice on behalf of RSM. Where an Authorised Representative of RSM acts as your adviser they will be the providing entity of the advice you receive.

The information outlined in this Financial Services Guide applies to all RSM Advisers. RSM as the holder of an Australian Financial Services License is responsible for the advice provided to you.



Part 2 of this Financial Services Guide details the individuals that are appointed as Authorised Representatives.

### 2.3. What advisory services are available to me?

RSM provides a wide range of services and acts in our client's best interest.

The services and products available from RSM include:

- Personal budget planning
- Personal wealth creation
- Estate and succession planning
- Direct investments
- Superannuation and retirement planning
- Personal risk and insurance advice
- Business insurance and risk management
- Salary packaging
- Gearing strategies
- Portfolio monitoring
- Redundancy packaging
- Self-managed (DIY) superannuation
- Social Security and Aged Care

### 2.4. Financial products we advise on:

- Deposit and payment products.
- Government debentures, stocks, and bonds
- Life products including annuities, life insurance, income protection, trauma, death, and total and permanent disability.
- Managed investment schemes including unit trusts, investment bonds, property trusts, growth funds, balanced funds, indexed funds, ETFs, cash management accounts and Investor Directed Portfolio Services (IDPS)
- Retirement savings account products
- Securities (direct shares)
- Standard margin lending products
- Superannuation including allocated pensions, rollovers, personal and corporate superannuation products, self-managed (DIY) funds.

In some circumstances, external advice (e.g. legal or accounting advice) may also be sought to assist in delivering these services.

Depending on your requirements, RSM can provide different levels of service, from advice on a particular strategy to the preparation of a comprehensive financial plan. Your adviser will explain the available levels of service together with the associated fee options and risks to enable you to decide the type of service you require.

Based on your circumstances, your adviser will recommend an appropriate level of ongoing service and you are able to tell your adviser how often you would like them to undertake a review of your financial situation.

Your adviser will charge a fee for undertaking the review. The amount of the fee will be agreed with you and will depend on the complexity of the review and the amount of time spent preparing the review.

The portfolio of products we advise on is sourced from a broad spectrum of options and is selected according to external research, quality, value for money, and most importantly, our clients' needs.

## 3. Documents you may receive.

### 3.1. Statement of Advice

Whenever your adviser provides you with any personal financial advice, you are entitled to receive a Statement of Advice from us. A Statement of Advice contains the advice, the basis for our recommendation, and information about remuneration and other benefits which are applicable to the advice given.

### 3.2. Further Advice

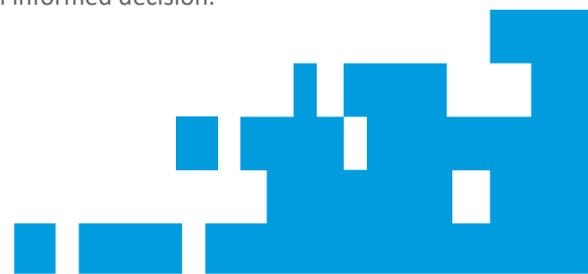
If your adviser provides further advice that relates to the advice, we have provided to you in a previous Statement of Advice and we do not give that further advice to you in writing, you may request a copy of the Record of that Advice at any time up to seven (7) years from the date the adviser gave the further advice to you.

You can request the Record of Advice by contacting your adviser or RSM in writing or by telephone or by email.

### 3.3. Product Disclosure Statement

Where your adviser recommends a particular financial product (other than securities), you should receive a Product Disclosure Statement.

The Product Disclosure Statement contains information about the financial product including the features, benefits and risks associated with the financial product recommended, which will enable you to make an informed decision.



If you have not been provided with these documents, please consult with your adviser, or alternatively please contact RSM on (08) 9261 9200 and we shall endeavour to provide you with these documents.

### 3.4 Engagement Letter

When engaging RSM to provide financial services, you will be provided with an **Engagement Letter** outlining the services we will provide and the associated costs. No fees will be incurred until you have signed the Engagement Letter.

### 3.5 Service Agreement

Should you engage RSM to provide ongoing financial services, you will be provided with an Ongoing Service Agreement outlining the services we will provide each year and the associated costs. No fees will be charged until you have signed the Ongoing Service Agreement.

### 3.6 Fee Consent Form

Where your adviser recommends a fee be deducted from a particular financial product, you will be provided with a fee consent form.

### 3.7 Renewal Notice

Should you engage RSM to provide ongoing financial services, we will seek your approval to renew the arrangement annually for a further 12 months.

If you choose not to renew, RSM will cease to act as your adviser, and no further fees will be charged.

## 4 How are we remunerated.

Our fees are based on the cost of providing advice and services to you, taking into account factors such as the time taken to provide the service, the experience of your adviser, the number of meetings, the complexity of your financial arrangements, the level of funds under advice, and the number of investment accounts held.

If your advice involves the placement of insurance products, you may choose to pay via commission. RSM will always obtain your explicit consent before receiving any insurance commissions.

All fees and commissions will be fully disclosed and agreed with you in a Letter of Engagement before any work commences. The Statement of Advice (SOA) or Record of Advice (ROA) provided to you will also detail any amounts payable to RSM.

RSM does **not** receive referral payments or other benefits from external organisations.

### 4.1 Preparation of Personal Advice

Where we provide you with personal financial advice — whether as an initial or one-off engagement, or in response to changes in your personal circumstances — this will be documented in a Statement of Advice.

We charge a fee for the preparation of a Statement of Advice. This fee reflects the cost of developing your advice, including any meetings, research, and due diligence undertaken, and will reflect the complexity of your financial situation.

SOA fees typically range from **\$5,000 to \$20,000 (inclusive of GST)**. In cases involving complex strategies, multiple advisers, or extensive meetings, a higher fee may apply.

All fees will be disclosed to you in an Engagement Letter and agreed upon before they are incurred. Fees are payable at the time our advice is provided to you and may be deducted from your investment accounts with your consent.

### 4.2 Ongoing Fees.

Should you engage RSM to provide ongoing services, we will charge a fee that reflects the cost of providing those services, taking into account factors such as the number of meetings you require, the funds you have invested with RSM, the experience of your adviser, and the complexity of your financial situation.

Ongoing fees start from **\$5,500 (inclusive of GST)** for clients with relatively simple needs and **\$9,700 (inclusive of GST)** for clients with more complex needs. While there is no upper limit on ongoing fees, all fees will be quoted as a fixed annual amount in an Ongoing Service Agreement and agreed upon before being incurred.

We will also seek your consent to renew any ongoing fee arrangements on an annual basis.

#### 4.3 Consultation Fees.

If you do not have an ongoing service arrangement with RSM but require assistance, we charge a **consultation fee** based on the time required and the level of experience of the staff member providing the service.

Consultation fees range from **\$290 to \$630 per hour (inclusive of GST)**.

All fees will be quoted in an Engagement Letter and agreed upon with you before they are incurred.

#### 4.4 Insurance Commission

For life insurance products, commissions are included in the amount you pay for the product. The commission rate ranges from **0% to 66% of the initial annual premium** and **0% to 33% per annum of the renewal annual premium**.

For example, if you purchase a life insurance policy with an annual premium of \$1,000, RSM would receive an **upfront commission of \$660 (66%, inclusive of GST)**. If you renew your policy in subsequent years at the same premium, RSM would receive an **ongoing commission of \$330 per year (33%, inclusive of GST)** for as long as the policy is renewed.

Commissions may be used to offset a portion of any fees charged by RSM, and your adviser will discuss this with you as part of your engagement.

#### 4.5 Share Brokerage

Brokerage fees are typically received when shares are bought or sold. The rate ranges from **0% to 2.2% of the transaction value**.

For example, if you sold \$10,000 of direct shares, RSM would be entitled to receive a **brokerage fee of up to \$220 (2.2%, inclusive of GST)** for the trade.

#### 4.6 Advisers' Remuneration

RSMs employee representatives are paid a salary and may be entitled to earn a bonus, depending on meeting revenue, compliance, and marketing targets throughout any given financial year.

Authorised Representatives are remunerated via RSM Australia Partners and may receive a salary, drawings or trust distribution.

### 5 Do any relationships exist which may influence the services or advice we provide?

RSM manages the Odyssey Separately Managed Accounts (SMAs) service that is operated by Aequitas Investment Partners as the Investment Manager. This may be recommended to you if it is appropriate for your circumstances. RSM does not receive any fees from the service; however, we may receive non-monetary and soft dollar benefits.

### 6 Referral Arrangements

#### 5.1 Internal RSM Referrals

RSM Australia Pty Ltd, RSM Australia Partners and RSM Financial Services Australia Pty Ltd are members of the RSM Australia Group.

We may refer you to other members of the RSM group who will engage and bill you for their services independently of RSM.

RSM does not pay or receive referral fees for referrals within the RSM Australia Group.

#### 5.2 External Referrals

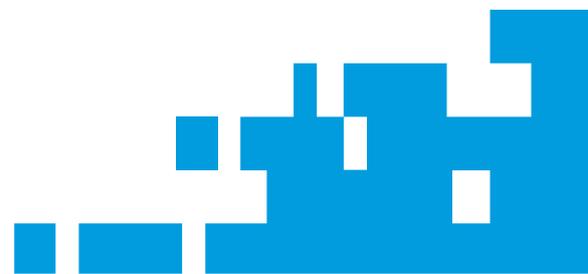
RSM maintains referral arrangements with a select group of third-party entities. If you are referred to an RSM adviser by one of these parties, there is a possibility that they may receive a referral fee. Referral fees may comprise a fixed or percentage-based amount but are capped at a maximum of 20% of the upfront fees charged by RSM to you.

For example, if RSM's charges amounted to \$10,000, the third party responsible for your referral could receive a fee of up to \$2,000. This fee does not impose any additional cost on your part.

All referral payments are explicitly outlined in the Statement of Advice, a document that will be provided to you for your review and reference.

RSM does not receive referral fees when we refer clients externally.

### 7 Conflicts of Interest



Your adviser will notify you of any conflicts of interest or if there is anything that may influence their recommendation to you.

All RSM advisers are required to maintain a register of benefits. In addition, RSM maintains a Conflicts of Interest Register. These registers are available to the public.

### **8 Will the advice you receive be appropriate for your personal circumstances?**

Yes, however, to do so, your adviser needs to understand your personal circumstances including your individual objectives, financial situation, and needs, before they recommend any solutions to you. Of course, you have the right not to share this information with your adviser. In this case, they may not be able to advise you or, if they do, are required to warn you of the possible consequences. You should read the warnings carefully as the advice we are able to provide you may be restricted as a consequence of you exercising your right not to disclose all the information sought by your adviser.

You will be provided with comprehensive documentation in addition to this Financial Services Guide, being the Statement of Advice or Record of Advice and/or a Product Disclosure Statement which detail recommended solutions, the basis for the recommendations and the methods of adviser remuneration, as well as other key information.

### **9 What information is maintained in your file, and can you examine it?**

Your adviser will maintain a record of your personal financial circumstances, including details of your objectives, financial situation and needs and any other information relating to your specific financial situation. They will also maintain records of any recommendations they make.

As a financial services provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as a passport and/or driver's licence. We will also retain copies of this information. We assure you that this information will be held securely. We cannot provide you with services if you are unwilling to provide this information.

RSM is committed to ensuring the privacy and security of your personal information in accordance

with the principles of the Privacy Amendment (Private Sector) Act 2001 (Privacy Act).

You have a general right to examine the relevant contents of your file and you should have been provided with our privacy statement which details our approach to privacy.

Should you wish to examine your file just ask your adviser and they will make all necessary arrangements to provide you with relevant information. Further details on our information handling policy can be obtained by contacting our Privacy Officer at RSM.

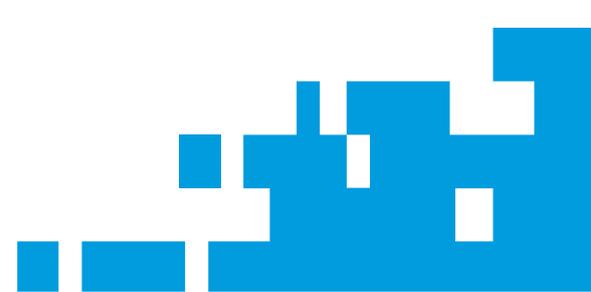
### **10 Can you instruct us to buy or sell your investment?**

Yes. You may specify how you would like to give your adviser instructions. For example, you can give your adviser instructions by telephone, fax, email, or other means.

To expedite the financial planning process, we may ask our clients to sign documents electronically in certain circumstances. We will firstly ask for your consent, however if you change your mind at any time, please contact our office. **Please Note:** It is very important that you keep us informed of any change in your e-mail address. Please contact us as soon as possible regarding such changes.

### **11 Professional Indemnity Insurance**

RSM has Professional Indemnity Insurance that satisfies the requirements of Section 912B of the Corporations Act 2001. This insurance cover applies where there has been the provision of Financial Services, applicable to RSM Licence No 238282 (outlined in this FSG), by employees and authorised representatives of RSM. This cover also applies where the employee or authorised representative has ceased to be an employee or authorised representative of RSM but did at the time of the relevant conduct.



## 12 Complaints

If you have a complaint about the services provided, you should take the following steps:

1. Contact your adviser and tell them about your complaint.
2. If your complaint is not satisfactorily resolved within three days, please contact our complaints officer on (08) 9261 9200 or put your complaint in writing and send it to us at:

**RSM Financial Services Australia Pty Ltd**

GPO Box R1253  
PERTH WA 6844

3. RSM is a member of the Australian Financial Complaints Authority (AFCA), an independent private complaints body, funded by its corporate members. If you do not receive a satisfactory response from RSM, you should contact AFCA on the details below.

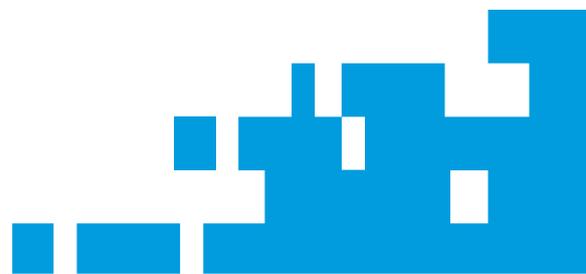
To contact AFCA:

Phone: 1800 931 678

Email: [info@afca.org.au](mailto:info@afca.org.au)

Postal: GPO Box 3 Melbourne VIC 3001

Website: [www.afca.org.au](http://www.afca.org.au)



# FINANCIAL SERVICES GUIDE – Part 2

RSM Financial Services Australia Pty Ltd  
Australian Financial Services License - 238 282

GPO Box R1253  
PERTH WA 6844

Phone: +61 8 9261 9100  
[financialservices@rsm.com.au](mailto:financialservices@rsm.com.au)

## Our Authorised Representatives

RSM has authorised the following individuals to act on its behalf as an Authorised Representative and to distribute this FSG.

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### Grace Bacon Authorised Representative Number – 001272735

Authorised to provide general and personal advice and deal in financial products and financial services, including advice or services in the following areas:

- o Basic Deposit Products & Non-Basic Deposit Products;
- o Government debentures, stocks or bonds;
- o Life investment and life risk products;
- o Managed investment schemes including investor directed portfolio services;
- o Standard margin lending facilities;
- o Retirement savings account products;
- o Securities (e.g. shares); and
- o Superannuation products

Not authorised to provide advice and services on

- o SMSF products
- o Margin Lending

Level 7, 1 Martin Place,  
Sydney NSW 2000  
Phone: +61 2 8226 4575  
[grace.bacon@rsm.com.au](mailto:grace.bacon@rsm.com.au)

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### Christopher Oates Authorised Representative Number – 001005641

Authorised to provide general and personal advice and deal in financial products and financial services, including advice or services in the following areas:

- o Basic Deposit Products & Non-Basic Deposit Products;
- o Government debentures, stocks or bonds;
- o Life investment and life risk products;
- o Managed investment schemes including investor directed portfolio services;
- o Standard margin lending facilities;
- o Retirement savings account products;
- o Securities (e.g. shares); and
- o Superannuation products

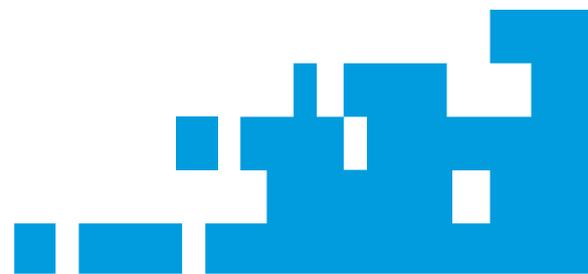
Not authorised to provide advice and services on

- o SMSF products
- o Margin Lending

Equinox Building 4, Level 2, 70 Kent Street,  
Deakin ACT 2600  
Phone: +61 2 6217 0335  
[chris.oates@rsm.com.au](mailto:chris.oates@rsm.com.au)

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Please consult the [Financial Adviser Register](#) for details on our Authorised Representatives professional background, qualifications, and training.



# FINANCIAL SERVICES GUIDE – Part 2

RSM Financial Services Australia Pty Ltd  
Australian Financial Services License - 238 282

GPO Box R1253  
PERTH WA 6844

Phone: +61 8 9261 9100  
[financialservices@rsm.com.au](mailto:financialservices@rsm.com.au)

## Our Authorised Representatives

RSM has authorised the following individuals to act on its behalf as an Authorised Representative and to distribute this FSG.

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### **Anthony Riding** Authorised Representative Number – 000231337

Authorised to provide general and personal advice and deal in financial products and financial services, including advice or services in the following areas:

- o Basic Deposit Products & Non-Basic Deposit Products;
- o Government debentures, stocks or bonds;
- o Life investment and life risk products;
- o Managed investment schemes including investor directed portfolio services;
- o Standard margin lending facilities;
- o Retirement savings account products;
- o Securities (e.g. shares); and
- o Superannuation products

Not authorised to provide advice and services on

- o SMSF products
- o Margin Lending

12 Anderson Street West,  
Ballarat VIC 3350

Phone: +61 3 5330 5800  
[anthony.riding@rsm.com.au](mailto:anthony.riding@rsm.com.au)

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### **Robert Zammit** Authorised Representative Number – 001001103

Authorised to provide general and personal advice and deal in financial products and financial services, including advice or services in the following areas:

- o Basic Deposit Products & Non-Basic Deposit Products;
- o Government debentures, stocks or bonds;
- o Life investment and life risk products;
- o Managed investment schemes including investor directed portfolio services;
- o Standard margin lending facilities;
- o Retirement savings account products;
- o Securities (e.g. shares); and
- o Superannuation products

Not authorised to provide advice and services on

- o SMSF products
- o Margin Lending

Level 32 Exchange Tower, 2 The Esplanade,  
Perth WA 6000

Phone: +61 8 9261 9131  
[robert.zammit@rsm.com.au](mailto:robert.zammit@rsm.com.au)

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Please consult the [Financial Adviser Register](#) for details on our Authorised Representatives professional background, qualifications, and training.

