

## FINANCIAL SERVICES GUIDE

Date: 04 March 2019

This Financial Services Guide (“**FSG**”) is provided by:

- **RCR Partners Pty Ltd** ACN 080 897 801 in its capacity as trustee for the RCR Partners Unit Trust ABN 25 810 095 960 (Authorised Representative No. 001267550) (“**RCR Partners**”);
- **Alessio Franco Roscio** (Authorised Representative No. 001267551);
- **Mathew James Ciccarello** (Authorised Representative No. 001267553); and
- **Richard Nino Hrovatin** (Authorised Representative No. 001267552),

(together “**we**” or “**us**”).

We are authorised representatives of RCR Advisory Pty Ltd ACN 612 180 659 (AFSL No. 487847) (“**RCR Advisory**”).

The distribution of this FSG is authorised by RCR Advisory.

### Purpose of FSG

This FSG sets out key information about the financial services we may provide to you. It also sets out information about your rights with respect to the financial services we provide.

We strongly recommend that you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please contact us.

### Documents you may receive

If we provide you with financial advice, we will provide that advice to you in a statement of advice (“**SOA**”). The SOA will contain our advice, the basis upon which we provide the advice and specific information about the remuneration we receive.

In some circumstances, we may also record our advice through preparing a record of advice (“**ROA**”) instead of providing you with a SOA. If you have not been provided with the ROA, you may request a copy of it free of charge at any time within 7 years after the advice was provided to you, by contacting us.

If you enter into an ongoing arrangement with us, you will receive a fee disclosure statement each year and a renewal notice every two years.

If we provide you with advice to establish a self-managed superannuation fund (“**SMSF**”) or

commence a pension or arrange for those services to be provided to you, we will ensure that you are provided with a product disclosure statement (“**PDS**”) unless we are satisfied that you have already received or have access to all of the information that would have been contained in the PDS. The PDS is issued by the SMSF trustee and is designed to provide you with information to make an informed decision about whether to acquire an interest in the SMSF. The PDS will include details about the significant risks and benefits, costs, charges and other significant characteristics or features of the SMSF.

### Financial services we are authorised to provide

RCR Advisory has authorised us to provide the following financial services to retail and wholesale clients:

- provide financial product advice on SMSFs.
- provide financial product advice on your existing superannuation products, but only to the extent required for:
  - making a recommendation that you establish a SMSF; or
  - providing advice to you on contributions or pensions under a superannuation product.
- deal (issue, acquire, dispose) or arrange to deal in a SMSF.
- provide class of product advice with respect to:
  - superannuation products;
  - general insurance products;
  - securities;
  - simple managed investment schemes;
  - life risk insurance products; and
  - basic deposit products.

Class of product advice allows us to consider your personal circumstances in determining the appropriate class of financial product that is suitable to you. However it does not allow us to recommend any particular financial product.

RCR Partners is a corporate authorised representative of RCR Advisory. All financial services will be provided by RCR Partners through Alessio Roscio, Matthew Ciccarello and Richard Hrovatin as its sub-authorised representatives.

## How can you provide us with instructions?

You can give us instructions by phone, email or any other means that we agree with you from time to time.

## Who does RCR Advisory act for?

As authorised representatives, we provide financial services on behalf of RCR Advisory. In providing those financial services, RCR Advisory acts on its own behalf. RCR Advisory is independent, and is not aligned with any product issuer or re-seller.

## Fees and charges

### *Initial*

RCR Partners will charge you a fee for the financial services we provide to you. That fee may either be a fixed fee or based on the amount of hours it takes us to prepare and provide you with the financial services. These fees will be included in the SOA or the RCR Partners engagement letter which will be provided to you.

We do not receive any commissions from product issuers or re-sellers.

### *Ongoing*

If you enter into any ongoing service arrangement with RCR Partners, we will charge you a fixed yearly fee. This will be disclosed in any SOA or fee disclosure statement we provide.

### *Accounting*

RCR Partners may charge you additional fees, which arise as a result of the implementation of any advice we provide you. For example, taxation advice or compliance fees in relation to the SMSF that is established. These fees are not related to the financial services we provide you, and will be set out in a separate agreement or engagement letter with you.

The remuneration that we receive for general advice is not ascertainable at the time this FSG is given to you. You may within a reasonable time after receiving this FSG (and before any financial service identified in the FSG is provided to you) request from us additional information of the remuneration (including commission) or other benefits received as a result of providing general advice to you.

## Associations

We are required to disclose any associations or relationships between us, our related entities, RCR Advisory and product issuers that could reasonably be capable of influencing the financial services we provide to you. No such associations or relationships exist.

## Complaints

We are fully committed to providing quality financial services. However if you are unhappy with our services, please follow the procedure set out below.

### *Step 1*

Please contact RCR Advisory by:

Telephone: 08 8333 3811

Mail: Level 1, 125b The Parade  
Norwood SA 5067

Email: [info@rcrpartners.com.au](mailto:info@rcrpartners.com.au)

Please provide RCR Advisory with as much information about the complaint as you can. RCR Advisory will then attend to your complaint, and may contact you for more information. Once RCR Advisory has enough information, it will endeavour to resolve your complaint in 5 business days.

### *Step 2*

If you are not happy with the outcome, you may request that RCR Advisory's compliance officer review your complaint and RCR Advisory's proposed resolutions. The compliance officer may contact you for more information. The compliance officer will contact you with his or her decision.

### *Step 3*

If you still do not receive a satisfactory outcome or we do not respond to you within 45 days after you make the initial complaint to us, you have the right to complain to the Australian Financial Complaints Authority (**AFCA**) at the following address:

Mail: GPO Box 3  
Melbourne VIC 3001

Telephone: 1800 931 678

Fax: 03 9613 6399

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

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

You may only contact AFCA once you have followed the above procedure.

## Compensation arrangements

RCR Advisory holds professional indemnity insurance in respect of the financial services we provide. This professional indemnity insurance complies with the *Corporations Act 2001* (Cth). The professional indemnity insurance covers all of the financial services we are authorised by RCR Advisory to provide to you.



### **Further Information**

If you have any further queries about our financial services, please do not hesitate to contact us.

### **Contact us**

We can be contacted at RCR Partners. RCR Partners' details are set out below:

Telephone: 08 8333 3811

Mail: Level 1, 125b The Parade  
Norwood SA 5067

Email: [alessio@rcrpartners.com.au](mailto:alessio@rcrpartners.com.au)