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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 6.3 issued 07 April 2025)**

**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) is provided by your RGM Financial Planners Pty Ltd (RGM) Financial Adviser and 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
- If you choose to opt-in to the RGM Ongoing Service Package, you will receive an annual advice agreement that outlines the Ongoing Fee Arrangement (OFA). The OFA includes estimated fees for the next 12 months and the corresponding services you are entitled to.

## Who is RGM?

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

RGM Accountants & Advisors Pty Ltd is a related entity to RGM Financial Planners Pty Ltd and both entities are 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 provides a unique opportunity for clients seeking a professional partner to help them achieve their investment, retirement, income, and superannuation objectives.

## 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)
- Aged Care advice
- Centrelink
- portfolio review services

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

### 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.

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## 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. 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.

## 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 plus GST and ongoing commissions 20% plus 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. A copy of the Register for RGM or your Financial Adviser is publicly available and can be provided at your request.

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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.**

- Castlerock Services Australia Fund & Castlerock Government Property Fund.

Pearse Morgan, a director of RGM, also serves as a director of Castlerock Investment Management Limited (CIML), the Responsible Entity for the Castlerock Property Funds. As part of this role, he receives director's fees from CIML.

RGM does not provide personal financial advice to retail clients regarding investments in the Castlerock Property Funds. These funds are not included in RGM's approved product list, and any decision to invest in them remains solely at your discretion.

RGM Accountants & Advisors Pty Ltd provides services to CIML and receives a fee for clients introduced to the Castlerock Property Funds. These fees are disclosed in the CIML Product Disclosure Statement.

Additionally, RGM Accountants & Advisors Pty Ltd and its directors receive an indirect benefit of 2% of the amount invested when a Wholesale investor engages their services. For example, if an investor contributes \$100,000, RGM Accountants & Advisors Pty Ltd will receive \$2,000. This payment is made by CIML and is not deducted from the investor's invested funds.

**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.

**Referral Arrangement**

RGM has entered into a referral arrangement with MBS Insurance Co Pty Ltd (MBS).

As part of the arrangement, RGM will refer clients to MBS for insurance broking services. As part of the referral arrangement, MBS will pay RGM a referral fee which is 20% of the year 1 total revenue. For example, if RGM refers you to MBS, and you purchase an insurance product with a commission of \$1,000, MBS will pay RGM \$200 of the first year's total revenue. This is not an additional cost to you.

**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, you can take your complaint to the external dispute resolution (EDR) the details of the EDR scheme are below.

3. If the complaint is not resolved to your satisfaction you can take it to the Australian Financial Complaints Authority (AFCA), the EDR scheme of which we are a member. AFCAs contact details are: P: 1800 931 678

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

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

M: GPO Box 3, MELBOURNE VIC 3001

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## 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 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.

