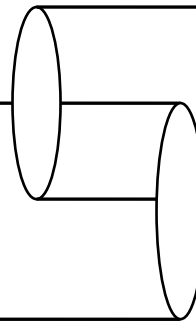


# Adviser Profile

Joanne Bombardier – B Acc



This Adviser Profile is the second part of the Financial Services Guide (FSG) for your RGM Financial Planners Pty Ltd financial adviser and must be read in conjunction with the first part of the FSG.

## Are you authorised to provide Financial Services?

Yes. I am a representative of RGM Financial Planners Pty Ltd. My ASIC representative identification number is 001307452.

## What areas are you authorised to advise on?

I am authorised by RGM Financial Planners Pty Ltd to provide Financial Services including advice under RGM Financial Planners Pty Ltd's licence on the following financial products:

- Deposit and payment products
- Debentures, stocks or bonds issued by a government
- Life risk insurance products
- Interests in managed investment schemes, including investor director portfolio service (IDPS)
- Retirement savings accounts
- Securities
- Superannuation
- Self-Managed Superannuation Funds – Investment Advice
- Establishment of a Self-Managed Superannuation Fund
- Aged Care
- Centrelink/DVA

## In addition to the services listed on page three of the first part of the FSG, are there any services you are not authorised by RGM Financial Planners Pty Ltd to provide?

I am not authorised to provide advice, services or products in the following areas:

- Derivatives (e.g. Options or Futures contracts)
- Margin Lending

## What are your educational qualifications and experience?

I have the following qualifications:

- Bachelor of Accounting Majoring in Financial Planning (Latrobe University)
- Ethics and Professionalism in Financial Advice (Kaplan)

I have been employed with RGM Financial Planners as a Financial Adviser since June 2003 and a Paraplanner since August 2017.

With these qualifications and experience, I am well qualified to provide clients with the best professional advice and personal service.

## How am I paid?

### Remuneration – Salary

I receive a salary as an employee of RGM. I do not receive any performance bonuses based on the funds invested by my clients and the fees I generate for RGM Financial Planners Pty Ltd.

In some instances, if you are referred to RGM Financial Planners by myself and choose to engage our services. I may receive a share of up to 50% of any initial fees charged or commissions payable. This will be paid from the initial fees, as disclosed, and will not be an additional cost to you.

### Initial Consultation:

The first half hour is offered at no charge and without obligation. This time is used to provide you with the opportunity to outline your objectives and expectations, and for me to explain how we work together. No advice is offered at this stage of the initial consultation; however, we may agree during this meeting to proceed to full data collection to initiate the advice process.

Should you choose to proceed with full data collection during this initial consultation, our fee schedule comes into effect at that time.

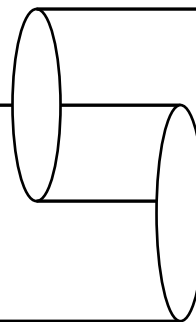
### Initial Advice Fees:

Fees can be paid directly by you or deducted from the funds you invest. Fees are charged as follows:

- If I charge a fee for service, the rate will be \$500 per hour including GST. Before I provide the service, you will be provided with an estimate of the time or the fee that will be incurred.
- I may charge an advice preparation fee based on the complexity of advice and time taken in preparing the Statement of Advice, with a minimum fee of **\$3,300** including GST being applied. You will be given an estimated cost which we will agree on before proceeding.
- Fees are payable after the service has been provided.

# Adviser Profile

Joanne Bombardier – B Acc



## **Implementation/Upfront Fees:**

The implementation fee (if any) may be paid by bank transfer, credit card, cheque or collected from any investment product. The actual fee will be stated in the SoA and agreed with you prior to the placement of your investments.

## **Risk Insurance:**

Upfront commissions will be capped at 60% plus GST from 1 January 2020.

Ongoing commission could be up to 20% plus GST depending on the product recommended.

## **Ongoing Advice/Review Service Fee:**

Ongoing Advice and Review Service fees are payable directly by you or deducted from your investment portfolio.

A fee ranging from 0.44% pa to 5% pa including GST on amounts invested will apply **with a minimum annual charge of \$1,760 per annum.**

## **Risk Insurance:**

Ongoing commission will be capped at 20% plus GST for advice where an upfront insurance commission is paid.

**NOTE:** Full details of all fees and commissions will be provided to you in your SoA and Product Disclosure Statements at the time of receiving any recommendation.

## **What amounts do my employer and other related entities receive?**

All fees, commissions and incentives are received by RGM Financial Planners Pty Ltd as trustee for RGM Financial Planners Trust trading as RGM Financial Planning.

## **Do you provide referrals for certain services or receive referrals from other parties? If so, what benefit do you receive from these referrals?**

I have no formal business referral arrangements in place, however.

- Should I recommend you use the services of another party, any referral fee or payment received will be fully disclosed to you.
- Should you choose to use my services when recommended by another party, that party may receive up to 20% of the initial commission/fee received. This will be paid from the initial fees, as disclosed, and will not be an additional cost to you.

**Note:** Full details of any referral agreements regarding your situation will be fully disclosed in both dollar and percentage terms in your Statement of Advice.

If you would like to make an appointment to discuss your financial needs and objectives in more detail, please contact me on

**03 5120 1400**

I am located at 33 Kirk Street (PO Box 633) Moe Vic 3825.

My email address is [j.bombardier@rgmgroup.com.au](mailto:j.bombardier@rgmgroup.com.au)

My website address [www.rgmgroup.com.au](http://www.rgmgroup.com.au)