

Important Information

Before we provide you with financial advice, you should read this Financial Services Guide (FSG). It contains important information designed to help you in deciding to use our service. It contains information about:

Adviser Services Pty Ltd t/as Rocket Financial Advice

Your Financial Adviser & the company that employs them

The initial, recurring, and ongoing advice we provide

Our service offering and advice fees

Any associations or relationships that could create potential conflicts of interest

Who to contact should you have a complaint

About Adviser Services Pty Ltd

Adviser Services Pty Ltd trades as Rocket Financial Advice (Rocket) and holds an Australian Financial Services License (AFSL) to provide personal financial advice and a range of financial services as described in this FSG. Adviser Services authorise Ryan Gillespie to provide advice on behalf of Adviser Services.

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Web www.rocketfinancial.com.au

Adviser Service has approved the distribution of this FSG.

About your Adviser Ryan Gillespie



Your financial Adviser, Ryan Gillespie is a director and employee of Rocket, and a beneficial owner. Rocket pays Ryan a combination of salary and performance bonus. No part of Ryans performance bonus is calculated on clients' investment balances. Ryan Gillespie can be contacted at the offices of Rocket.

Education and Qualifications

- Diploma Financial Services (Financial Planning)
- Diploma Financial Services (Mortgage Broking)

Advice your Adviser can provide

Rocket authorised Ryan to provide advice on behalf of Rocket on the following:

Strategy & Planning

- Budgeting & cash flow
- Financial management
- Long-term wealth creation
- Short-term investment
- Asset allocation
- Risk and insurance analysis
- Superannuation contribution
- Superannuation withdrawal
- Retirement & pre-retirement
- Estate planning
- Investment borrowing
- Business succession
- Centrelink
- Borrowing Strategies

Products

- Cash management accounts
- Personal & business insurance
- Superannuation
- Retirement income streams
- Direct shares
- Direct fixed interest
- Retail & wholesale managed investment schemes
- Structured, listed, and unlisted investments
- Hedge funds
- Master trusts

The services we provide

We provide a range of financial services that encompass strategic & financial product advice, investment management and product implementation. These services are available as a single service, a recurring service or on an ongoing basis.

Each service is available with a specific or limited need in mind or as a holistic approach considering your entire situation. Services can be summarised as follows:

Strategic Advice & Planning

- Investigation & recommendation of strategies, steps and processes to assist you to reach your objectives

Financial Product Advice

- A recommendation for a particular financial product that fills your requirements

Implementation Services

- Assistance with completing the steps of putting in place our recommendations
- Providing tools and documentation to implement strategy
- Assistance with the transaction of purchasing a financial product
- Referring you to other professionals where necessary

Investment Management

- Help you define a specific investment objective to meet your personal requirements, considering both risk & return
- Recommend an investment strategy to best achieve your investment objective
- Recommend an asset allocation and portfolio holdings as part of your investment strategy
- Ongoing investment advice and transactional services to maintain your investment strategy over time

Fees & Charges

Rocket prefers to charge on a Fixed Fee basis. The fees you are charged will be relevant to the services you require.

Some financial products pay a commission; specifically, this relates to life insurance products; Rocket offers the option to rebate or decline commission when you would rather pay a Fixed Fee.

Your Statement of Advice (SoA) or Record of Advice (RoA) will detail all fees and commissions inclusive of GST.

Where necessary, an advice agreement and/or service agreement will define our service commitment and the agreed fee.

Initial Advice - An initial advice fee typically ranges from \$2,950 to \$5,490. Considering specific client requirements, actual fees quoted may be outside the typical range – either higher or lower.

Advice Implementation - The fee quoted for implementation of our advice will vary based on what is involved. This fee will typically range from \$1,980 to \$6,490, although individual requirements may result in actual fees being outside this range – either higher or lower.

Recurring Advice & Financial Services - A range of services are available to ensure we can meet your personal requirements. Financial Management & Portfolio Management Services are offered for a 12-month term. Annual services are priced from \$2,300 to \$6,000 for a 12 month term; Personal and tailored services will be assessed and quoted on an individual basis. You may choose to receive more than one service. You can choose to re-engage a 12-month service simply by making a payment, no formal renewal or acceptance will be required if you commence a new term. If any change in quoted fee is required we will advise you, giving you the option to decline.

Ongoing Services - For service requirements of a limited nature we may offer an ongoing service. Ongoing services are charged directly from a financial product on either a dollar fee or percentage fee basis. Typically, the ongoing service fee charged is \$1,300 p.a. or in some instances a percentage of 1.1% - 1.65%, all including GST. Ongoing services are considered to continue beyond a 12-month term and will require you to Opt-in for the service before it will continue into a third year. A Fee Disclosure Statement will be provided every 12 months specifying the dollar amount received, including fees received as a result of a percentage-based fee.

Investors who engaged an ongoing fee arrangement prior to July 1 2013 (including fee arrangements that were commenced with a previous adviser via your existing financial product) may have an existing fee arrangement that falls outside the description above. All investors retain the option to cancel or seek alteration to any existing fee arrangement.

Ad hoc Advice / Services - Where no fixed fee agreement exists, an hourly rate will be charged of \$440 inc GST for a Financial Adviser and \$198 inc GST for administrative and support staff.

Commission - Commission is payable by life companies when you purchase insurance or annuity products. The commission is factored into the annual premium and may range as follows:

- From 11% to 80% of the initial premium
- From NIL to 33% per annum of the renewal premium

Any commission payable as a result of our advice will be disclosed in the SoA recommending the product.

How our fees are distributed

All fees are paid to Rocket, either directly by you or via a financial product that you authorise to pay a fee from your balance.

Ryan Gillespie is paid an annual salary by Rocket with performance related bonuses.

You should read your advice documents and the Product Disclosure Statement (PDS) carefully before entering into a financial strategy or purchasing a financial product. These documents are provided to help you make an informed decision before acting on our advice.

Other benefits we may receive

We may be offered or receive non-commission benefits such as entertainment or sponsorship from some product providers at no extra cost to you. Rocket maintains a register to document any benefits received. A copy of this register will be made available if requested.

You may be referred to an external specialist to receive further advice. We may receive a fee from such a specialist for our involvement in the service you receive from them. This would be disclosed in your SoA/RoA if applicable.

Some products or services provided by Rocket may be outsourced to other organisations or individuals. These products or services may have a margin applied to their cost.

Payments to other professionals - We typically do not accept paid referrals, but we retain the option to pay a fee when clients are referred to us from other professionals. This will be disclosed in your SoA if applicable.

Relationships, associations & other benefits - Ryan Gillespie indirectly owns equity in Rocket, as well as Rocket Financial Pty Ltd & Rocket Financial Planning Pty Ltd. Rocket may refer clients to Rocket Financial Pty Ltd and Rocket Financial Planning Pty Ltd and vice versa. Rocket may provide a service to both Rocket Financial Pty Ltd and Rocket Financial Planning Pty Ltd. These relationships may contribute towards a further benefit to Ryan Gillespie above his salary.

Documents you may receive - All personal advice we provide to you will be given in a written SoA, further advice will be recorded in an RoA. Each advice document will contain a summary of the objective/s, personal advice, the basis for our advice that is provided and details of any fees or commissions.

Some advice may be scaled in nature and therefore take a limited view.

An RoA will contain advice subsequent to your initial advice, when not considered to be a significant change to your initial advice.

You should retain a copy of all advice documents received.

If we have recommended that you invest in or purchase a financial product, you will also receive a Product Disclosure Statement (PDS). The PDS contains key features of the recommended product, significant benefits, risks and the fees you pay the product provider.

Privacy

Rocket maintains a record of your personal information and will retain a copy of any recommendations made to you for at least seven years. You are entitled to receive a copy of your file or a record of advice if you request it.

You have the right to withhold personal information, but this may compromise the effectiveness of the advice you receive from Rocket.

Prior to commencing our service, an identity check must be completed by your adviser to meet the Anti-Money Laundering & Counter Terrorism Act.

Adviser Services and Rocket implement a Privacy Policy, which ensures the privacy and security of your personal information. You can request a copy of the policy from your Adviser.

Professional indemnity insurance

Professional indemnity insurance is maintained by Rocket to cover advice, actions and recommendations that have been authorised by Rocket and provided by Ryan Gillespie. The insurance satisfies the requirements imposed by the Corporations Act 2001 and financial services regulations.

What you should do if you have a complaint

If you have any complaints about the services provided, you should take the following steps:

Contact your Financial Adviser and tell them about your complaint.

If your complaint is not satisfactorily resolved within three days, please contact Adviser Services on (03) 9589 8800 or put your complaint in writing and send it to:

Adviser Services Pty Ltd
PO Box 332, Black Rock VIC 3193 or
emailus@adviserservices.com.au

Adviser Services will try to resolve your complaint quickly and fairly.

If your complaint has not been resolved satisfactorily, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed in the following table.

Type of complaint	External service
Financial advice, investments, superannuation or insurance	Australian Financial Complaints Authority (AFCA) 1800 931 678 www.afca.org.au
Personal information held	The Privacy Commissioner on 1300 363 992

The Australian Securities and Investments Commission (ASIC) may be contacted on 1300 300 630 to ask which body may be best to assist you in settling a complaint.