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# FINANCIAL SERVICES GUIDE

6 November 2024

## Important Information

This Financial Services Guide ('FSG') helps you understand and decide if you wish to use the financial services we are able to offer you. It provides you with information about the entities that may provide you with financial services:

- Rocket Wealth Management Services Pty Ltd  
ABN 12 657 063 315;
- Diane Dai Jing Cui (Diana)
- Greg Layton
- Carlos Ortega
- Paul Yeo

We collectively refer to Authorised Representative(s) in this FSG as "us, our, we". We are the providing entity and are the authorised representative(s) of the Licensee.

**Our authorised representative number is 1295530.**

This FSG sets out the services we provide. It tells you:

- who we are and how we can be contacted;
- who the licensee is and how it can be contacted;
- what services and products we are authorised to provide to you;
- how we (and any other relevant parties) are paid; and
- how we deal with complaints.

## Statement of Non- Independence

We can't call ourselves independent. Here's why.

Although Adviser Services Pty Ltd is privately owned and has its own Australian Financial Services Licence, the law makes it very difficult for most advisers to say they are independent, unbiased, or impartial, even if they are not in any way linked to a financial product provider, as is the case with Adviser Services Pty Ltd.

We are not permitted to use the terms "Independent", "unbiased", "impartial" to describe our advisory work. Being paid by way of commission to offset the cost of providing our clients life insurance advice is the most likely reason for this.

So although we always put your interests before ours when giving advice we cannot (by law) call ourselves independent, unbiased or impartial.

We may provide you with personal advice that takes into account your needs, financial situation and circumstances. Where we provide you with personal advice, we will provide you with a Statement of Advice ('SOA'). The SOA outlines our advice and the basis on which the advice was given. It also outlines relevant information about us, our fees and charges associated with our advice. We are only able to provide personal advice about certain products as stipulated under the Licensee's Australian Financial Services Licence ('AFSL').

If we provide further personal advice after providing our initial advice, we may record this in a Record of Advice, instead of an SOA. You may request a record of the further advice that is provided to you, if you haven't already been provided with it. You can also contact us, using the details at the start of this FSG, within 7 years from when the advice is provided to request this record.

When a financial product is recommended to you, you will be provided with a PDS issued by us. The PDS contains information about the product to assist you in making an informed decision about the financial product. It will outline relevant terms, significant risks, and fees and charges associated with the product.

The Licensee has arrangements in place to maintain professional indemnity insurance. This insurance satisfies the requirements under s912B of the Act.

Please retain this FSG for your reference and any future dealings with us. We may also add documents at a later date which will also form part of this FSG, and these should be read together with the FSG. These documents will include the word 'FSG' in the heading.

## Who will be providing the financial services to you?

### The Licensee

The Licensee is the authorising licensee for the financial services provided to you, and is responsible for those services.

The Licensee authorises, and is also responsible for, the content and distribution of this FSG.

The Licensee's contact details are as follows:

**Licensee name:** Adviser Services Pty Ltd

**AFSL number:** 439452

**Address:** Suite 102, Level 1, 541 Blackburn Rd, Mount Waverley VIC 3149

**Phone:** 03 9589 8899

**Email:** emailus@adviserservices.com.au

### Authorised Representative details

**Name:** Rocket Wealth Management

Services Pty Ltd CAR 1295530

**Address:** Suite 102, Level 1, 541 Blackburn Rd, Mount Waverley VIC 3149

**Phone:** 1300852862

### The individual authorised representatives are:

**Name:** Diana Cui

**AR number:** 437649

**Phone:** 0455 513 420

**Email:** diana.cui@rocketfinancial.com.au

**Name:** Greg Layton

**AR number:** 1003091

**Phone:** 0438 880 436

**Email:** greg@reliancewm.com.au

**Name:** Carlos Armando Ortega Suarez

**AR number:** 1304090

**Phone:** 0437 833 212

**Email:** carlos.ortega@rocketfinancial.com.au

**Name:** Paul Yeo

**AR number:** 1003339

**Phone:** 0492 505 072

**Email:** paul.yeo@rocketfinancial.com.au

The authorised representatives named above share the same office as the corporate authorised representative. You can provide instructions to us by contacting us using the contact details above. The Licensee and the Authorised Representatives listed in this FSG act on your behalf when we provide financial services to you.

## What services and products are we authorised to provide to you?

- Deposit and Payment Products – Basic Deposit
- Government Debentures, Stocks or Bonds
- Investment Life Insurance Products
- Life Risk Insurance Products
- Managed Investment Schemes (including investor directed portfolio services)
- Retirement Savings Account Products
- Securities
- Standard margin lending facility
- Superannuation
- Self Managed Super Fund (SMSF)

We are authorised to provide these services and products to retail and wholesale clients.

There is an important difference between 'general advice' and 'personal advice'. If we provide you with 'general advice' it means that we have not considered any of your individual objectives, financial situation and needs.

If we provide you with 'personal advice' we will consider your individual objectives, financial situation and needs when making our recommendation to you.

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We will only provide services to you, with your prior, informed consent. If you do not understand any of the information in this Financial Services Guide, or have any other questions relating to the terms on which we will be acting, please contact us.

In providing our services, other financial matters may arise, however, we are not authorised to assist with any financial and product services except those explained above. You should seek specific advice from the appropriate professionals on other matters relevant to you.

## What fees and commissions are payable to us?

The types of fees, commissions and other benefits that may be received by us and Adviser Services Pty Ltd include the following:

### Service fees

We will discuss and agree our fee structure with you before we provide you with services. The types of fees you can be charged are listed below. You may be charged a combination, or part of, any of these fees.

### Fees for advice

We may charge fees for the preparation, presentation and implementation of our advice. These fees will be based on your individual circumstances, the complexity involved in your situation, and the time it takes to prepare personal financial advice for you. We will discuss these fees with you and gain your agreement to the fees before we provide you with advice. These fees typically range from \$1,500 plus GST to \$60,000 plus GST and will be quoted and confirmed before preparation. Fees may fall outside of the above range only if agreed upon by you and your adviser.

Complex advice that contains multiple goals, strategies and/or tax structures including but not limited to; self-managed superannuation Funds, family trusts and companies, are likely to be charged closer to the maximum. Less complex advice that addresses limited goals, strategies and tax structures are likely to be charged closer to the minimum.

### Ongoing advice fees

The ongoing advice fee will be based on the level of service needed and the complexity of the advice. Complex advice requirements include the use of trusts and ownership structures, overseas assets or incomes, executive options or multiple investment entities. The frequency of the review will also impact on the fee charged. If you are on an ongoing fee arrangement or annual service agreement, the fees for our services may be: a set fee between \$0pa and \$60,000pa which may be deducted from your investment account or invoiced to you directly; or a fee that is calculated as a percentage of your total portfolio between 0.5% pa and 2.2%pa which may be deducted from your investment account or invoiced to you directly. For example, if value of your investment is \$100,000, and we charge you 1.1% you will pay \$1,100.

### Ad hoc advice fees

Where no fixed 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. Alternatively you will be charged a flat fee of between \$500 and \$20,000 plus GST.

## Life insurance products

Where we arrange a life insurance product for you, the relevant insurer may pay an initial commission to us. The commission is calculated as a percentage of the premium paid (and may include health, occupational, frequency and modal loadings and policy fees, but excludes stamp duty). An annual commission may also be paid when you renew your policy each year. The rates of initial and ongoing commission will depend on the date the policy is issued and are set out in the table below. Commissions are inclusive of GST. Commission is paid to us by the product provider and is not an additional cost to you.

Date a new product is issued	Initial commission (% of annual policy cost or increase excl. GST)	Ongoing commission pa (% of annual policy cost or increase excl. GST)
Before 1 January 2018 or before 1 April 2018 when the application was received prior to 1 January 2018	0 - 140%	0 - 38.5%
1 January 2018 - 31 December 2018*	0 - 80%	0 - 20%
1 January 2019 - 31 December 2019*	0 - 70%	0 - 20%
From 1 January 2020*	0 - 60%	0 - 20%

\* Adviser Services Pty Ltd may receive the pre-1 January 2018 commission rates above from the product issuer if:

- your policy was issued before 1 January 2018, and you exercise an option or apply for additional cover under your policy after 1 January 2018; or
- your policy was issued before 1 January 2018 and is replaced after 1 January 2018 to correct an administrative error.

You'll find details of the commission that Adviser Services Pty Ltd and we are entitled to receive, if you decide to purchase a life insurance product, in your SOA or ROA.

## How are we and third parties remunerated?

The Licensee's directors and employees are remunerated by salary and may also be awarded an annual bonus. Bonuses will depend on several factors, including:

- company performance;
- professionalism and adherence to compliance procedures; and
- team performance.

The Licensee's shareholders will also receive a benefit based on the Licensee's ongoing company performance.

Rocket Wealth Management Services shareholders will also receive a benefit based on Rocket Wealth Management Services ongoing company performance.

You may request more details about the way these people or entities are remunerated within a reasonable time after receiving this document and before any financial services are given to you. If remuneration or other benefits are calculable at the time personal advice is given, it will be disclosed at the time that personal advice is given, or as soon as practicable afterwards. If remuneration is not calculable at that time, a statement of how the remuneration is calculated will be given to you at the time the advice is given, or as soon as practicable afterwards.

By using or continuing to use our services, you agree that:

1. All fees and charges received by us as described in this FSG (other than third party fees and charges) are a benefit given to us by you, in exchange for the services provided by us.
2. We do not charge asset-based fees where you are investing using borrowed money.
3. You understand, consent to, authorise and direct us to charge you in this way.

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## What arrangements may influence our advice to you?

From time to time we may accept alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit we receive which is valued at between \$100 and \$300 and other benefits that relate to information technology software or support provided by a product issuer or that relate to educational and training purposes. Benefits in excess of \$300 are not accepted by Adviser Services Pty Ltd or its Authorised Representatives.

## What should you do if you have a complaint?

If you have a complaint, you can contact us and discuss your complaint.

Please contact the Complaints Manager of our Licensee using any of the contact details at the start of this FSG. We will try and resolve your complaint quickly, fairly and within prescribed timeframes. If the complaint cannot be resolved to your satisfaction within 30 days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA). AFCA provides a fair and independent financial services complaint resolution that is free to consumers.

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

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

**Telephone:** 1800 931 678 (free call)

**In writing to:** Australian Financial Complaints Authority - GPO Box 3, Melbourne VIC 3001

## Compensation arrangements

We have arrangements in place to maintain adequate professional indemnity insurance as required by s912B of the Act. This insurance provides cover for claims made against us and our representatives, including claims in relation to the conduct of representatives who no longer work for us but who did so at the time of the relevant conduct.

## What else you need to know

### Potential conflicts of interest

### Associated business ownership

Some of Directors and Shareholders of Adviser Services Pty Ltd hold shares (wholly and partially / direct and indirect) in the below listed entities:

- Rocket Wealth Management Services Pty Ltd – Corporate Authorised Representative of Adviser Services Pty Ltd
- Dark Horse Capital Pty Ltd which operates under its own Australian Financial Service Licence (No.549945) and is an issuer of investment products
- Australian Integrity Investments Pty Ltd which provides investment management services

Advisers of Rocket Wealth Management Services may recommend you use the investment services of businesses that are also owned by one of Adviser Services Pty Ltd Directors and Shareholders.

The Directors and shareholders of Adviser Services do not receive any direct remuneration or benefit as a result of these referrals. When you are referred to a related entity by your adviser and take up the services of that business, the shareholders may share in distributions from that business.

Potential conflicts may arise between the interests of investors, ourselves and our related parties. Adviser Services has statutory and common law fiduciary duties to manage conflicts of interests of investors and, if there is a conflict, give priority to investors' interests and/or duties.



## Diana Cui

Address: Suite 102, Level 1, 541 Blackburn Rd, Mount Waverley VIC 3149

Website: [www.rocketfinancial.com.au](http://www.rocketfinancial.com.au)

Phone: 03 9589 8899

Email: [diana.cui@rocketfinancial.com.au](mailto:diana.cui@rocketfinancial.com.au)

This document is the Adviser Profile of the Financial Services Guide (FSG) dated 6th November 2024 and should be read together with the FSG. I am sub-authorised to provide the financial services described in the FSG by Rocket Wealth Management Services Pty Ltd CAR 1295530.

### Who is your Financial Adviser?

Your Financial Adviser is **Diana Cui**. In this document, the terms, 'she', 'her', 'us', 'we' and 'our' refers to Rocket Wealth Management Services. The term 'licensee' refers to Adviser Services Pty Ltd. Diana's Authorised Representative number is 437649.

### Does your Financial Adviser have any associations or relationships?

**Diana** does not have any notable associations or relationships.

### What Experience, Qualifications and Professional Memberships does your Financial Adviser have?

**Diana** is driven by a passion to help people achieving their financial goals. With 18 years' experience in the financial advice profession, Diana specializes in wealth creation, wealth protection, retirement planning and aged care advice. Diana holds a Diploma in Financial Planning and is currently completing her Master in Financial Planning.

### Statement of Non- Independence

Diana Cui and Rocket Wealth Management Services are not able to describe itself/themselves as being independent, here's why. The law makes it very difficult for most advisers to say they are independent, unbiased, or impartial, even if they are not in any way linked to a financial product provider, as is the case with Rocket Wealth Management Services Pty Ltd. We are not permitted to use the terms "Independent", "unbiased", "impartial" to describe our advisory work. Being paid by way of commission to offset the cost of providing our clients life insurance advice is the most likely reason for this. So, although we always put your interests before ours when giving advice we cannot (by law) call ourselves independent, unbiased or impartial.

### What areas is your Financial Adviser authorised to provide advice on?

**Diana** is authorised by Rocket Wealth Management Services to provide financial services, including advice or services, in the following areas:

- Aged Care
- Budgeting and 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

**Diana** is authorised to deal in the following products:

- Cash management accounts
- Personal and business insurance
- Superannuation
- Retirement income streams
- Direct Shares
- Direct fixed income
- Structured, listed, and unlisted investments
- Hedge funds
- Master trusts

Please ask her if you would like a referral for any other services. If she receives a specific fee for this referral, it will be disclosed in an advice document such as a Statement of Advice ('SOA'), if she provides you with personal advice.





## Carlos Armando Ortega Suarez

Address: Suite 102, Level 1, 541 Blackburn Rd, Mount Waverley VIC 3149

Website: [www.rocketfinancial.com.au](http://www.rocketfinancial.com.au)

Phone: 03 9589 8899

Email: [carlos.ortega@rocketfinancial.com.au](mailto:carlos.ortega@rocketfinancial.com.au)

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### Who is your Financial Adviser?

Your Financial Adviser is **Carlos Armando Ortega Suarez**. In this document, the terms, 'he', 'him', 'us', 'we' and 'our' refers to Rocket Wealth Management Services. The term 'licensee' refers to Adviser Services Pty Ltd. **Carlos'** Authorised Representative number is 1304090.

### Does your Financial Adviser have any associations or relationships?

Carlos is a member with Financial Advice Association of Australia (FAAA) & SMSF Association.

### What Experience, Qualifications and Professional Memberships does your Financial Adviser have?

Carlos is a Financial Advisor passionate about assisting clients in creating wealth and achieving their financial & lifestyle goals. He comes from a background in Finance and has qualifications to provide advice on Superannuation, SMSFs, Investments, Personal Insurance & Wealth Protection and Estate Planning. Carlos is currently completing his Master's in Financial Planning.

### Statement of Non- Independence

Carlos Ortega and Rocket Wealth Management Services are not able to describe itself/themselves as being independent, here's why. The law makes it very difficult for most advisers to say they are independent, unbiased, or impartial, even if they are not in any way linked to a financial product provider, as is the case with Rocket Wealth Management Services Pty Ltd. We are not permitted to use the terms "Independent", "unbiased", "impartial" to describe our advisory work. Being paid by way of commission to offset the cost of providing our clients life insurance advice is the most likely reason for this. So, although we always put your interests before ours when giving advice we cannot (by law) call ourselves independent, unbiased or impartial.

### What areas is your Financial Adviser authorised to provide advice on?

**Carlos** is authorised by Rocket Wealth Management Services to provide financial services, including advice or services, in the following areas:

- Budgeting and 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

**Carlos** is authorised to deal in the following products:

- Cash management accounts
- Personal and business insurance
- Superannuation
- Retirement income streams
- Direct Shares
- Master trusts
- Self Managed Super Fund (SMSF)
- Direct fixed income
- Retail & wholesale managed investment schemes
- Structured, listed, and unlisted investments
- Hedge funds

Please ask him if you would like a referral for any other services. If he receives a specific fee for this referral, it will be disclosed in an advice document such as a Statement of Advice ('SOA'), if he provides you with personal advice.



## Paul Yeo

Address: Suite 102, Level 1, 541 Blackburn Rd, Mount Waverley VIC 3149

Website: [www.rocketfinancial.com.au](http://www.rocketfinancial.com.au)

Phone: 03 9589 8899

Email: [paul.yeo@rocketfinancial.com.au](mailto:paul.yeo@rocketfinancial.com.au)

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### Who is your Financial Adviser?

Your Financial Adviser is **Paul**. In this document, the terms, 'he', 'him', 'us', 'we' and 'our' refers to Rocket Wealth Management Services. The term 'licensee' refers to Adviser Services Pty Ltd. Pauls' Authorised Representative number is 1003339.

### Does your Financial Adviser have any associations or relationships?

**Paul** does not have any notable associations or relationships.

### What Experience, Qualifications and Professional Memberships does your Financial Adviser have?

**Paul** is driven to help clients improve their financial position and meet their financial goals. He has worked in financial services since 2011 with a background in advice in superannuation and banking. Paul holds a Master of Commerce and is currently completing his Graduate Diploma in Financial Planning

### Statement of Non- Independence

Paul Yeo and Rocket Wealth Management Services are not able to describe itself/themselves as being independent, here's why. The law makes it very difficult for most advisers to say they are independent, unbiased, or impartial, even if they are not in any way linked to a financial product provider, as is the case with Rocket Wealth Management Services Pty Ltd. We are not permitted to use the terms "Independent", "unbiased", "impartial" to describe our advisory work. Being paid by way of commission to offset the cost of providing our clients life insurance advice is the most likely reason for this. So, although we always put your interests before ours when giving advice we cannot (by law) call ourselves independent, unbiased or impartial.

### What areas is your Financial Adviser authorised to provide advice on?

**Paul** is authorised by Rocket Wealth Management Services to provide financial services, including advice or services, in the following areas:

- Aged Care
- Budgeting and 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

**Paul** is authorised to deal in the following products:

- Cash management accounts
- Personal and business insurance
- Superannuation
- Retirement income streams
- Direct Shares
- Direct fixed income
- Structured, listed, and unlisted investments
- Hedge funds
- Master trusts

Please ask him if you would like a referral for any other services. If he receives a specific fee for this referral, it will be disclosed in an advice document such as a Statement of Advice ('SOA'), if he provides you with personal advice.