



# Financial Services Guide

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## About this Financial Services Guide

This Financial Services Guide, (FSG), provides you with important information about the services and products Rubicon Financial Services Pty. Ltd. (Rubicon) and its Authorised Representatives (financial advisers) offer, so you can make a decision on whether to engage our Advice services.

Specifically, this FSG contains information on:

<b>Page 2</b>	➤ <i>The services and products Rubicon and its financial advisers can, and, cannot advise on</i>
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## What services do we offer?

Rubicon and its representatives are authorised to provide personal advice in the following advice areas, or, deal in the following classes of financial products:

- Retirement planning including superannuation and income products;
- Wealth creation strategies;
- Self Managed Superannuation Funds (SMSF);
- Retrenchment and redundancy advice;
- Risk management and personal insurance policies;
- Direct share advice;
- Social security; and,
- Aged Care

### **Not Independent**

Rubicon Financial Services Pty. Ltd. is not independent, impartial or unbiased because we receive payment from Ausiex when using Ausiex brokerage services to execute listed investment trades on your behalf.

Rubicon Financial Services Pty. Ltd. may also receive Insurance brokerage payments from insurance providers when recommending personal insurance policies.

## What services are we are not authorised to provide advice on?

Rubicon and its representatives are not authorised to provide personal advice on, or deal in the following classes of financial products:

- Derivatives;
- General Insurance products such as motor vehicle insurance;
- Credit contracts and loans including margin lending; or,
- Direct Property investments.

We also cannot act as a power of attorney or legal personal representative for you.

### *Can we provide you taxation advice?*

Both Rubicon and your financial adviser are Registered Tax Financial Advisers under the Tax Agent Services Act 2009. This means we can provide you with advice on the taxation implications relevant to the financial advice we provide you. If you need comprehensive taxation advice or full tax agent services, you should consult a registered tax agent.

## Who is my financial adviser?

Your financial adviser is Mr. Greig Pereira, ASIC authorised representative number 334436.

Greig started his career with Rubicon during 2004 in the capacity of a portfolio manager. He has been a financial adviser and authorised representative of Rubicon since 17 August 2009.

Greig has a Bachelor of Arts from Monash University as well as a Graduate Diploma of Applied Finance and Investments from the Securities Institute of Australia and an Advanced Diploma of Financial Planning.

Greig is qualified to provide comprehensive financial planning advice, and specialises in the following areas:

- Retirement planning;
- Superannuation, including Self Managed Superannuation Funds;
- Wealth Accumulation;
- Investment portfolio construction and Equities analysis; and,
- Personal Insurance.

You may contact Greig on:

**Telephone:** 0404 063 637; or,

**Email:** greig@rubiconfinancialservices.com.au

## Who is responsible for the advice given to me?

Your adviser, Greig Pereira, is an authorised representative of Rubicon Financial Services Pty. Ltd. He acts in his capacity as a financial adviser on behalf of Rubicon. Rubicon is responsible for any advice provided.

Rubicon is the holder of an Australian Financial Services License (AFSL) Number 234721, issued by the Australian Securities and Investments Commission (ASIC). Greig is a member of the Financial Adviser Association of Australia (FAAA).

## What is financial planning?

Financial planning is about developing strategies tailored to your circumstances that can help you:

- Manage your finances,
- Achieve your goals and objectives; and,
- Manage risks to your financial health and achievement of your goals.

Financial planning can help people at all stages of their life and at all levels of wealth.

Financial planning can be as simple as assisting you with making plans for large expenses such as buying a car or taking a holiday, through to something more complex like being able to retire comfortably.

A great financial plan is custom built for you, and can be started by working through the **financial planning process** with your financial adviser.

## The financial planning process

When you agree to receive personal financial planning advice from your financial adviser, your adviser will take you through a six step financial planning process as follows:

### *Step One - Initial discussions with your adviser*

During this stage, you will meet your adviser who will provide you with a copy of this FSG. They will explain the services they can provide, and, their responsibilities to you.

You will discuss with your adviser the reasons why you are seeking advice and what you hope to achieve by doing so, as well as how broadly or narrowly you want your adviser to analyse your financial circumstances.

### *Step Two - The Fact Finding Process*

Before your financial adviser can provide you with financial advice that is tailored to you, they must ask you questions about things such as your current personal and financial situation and your future goals and needs.

Your financial adviser will record information about your financial and personal position and your goals and objectives using a document called a Client Fact Finder. They will also ask you questions about your preferences and tolerance to risk and record your answers in a document called a Risk Profile Questionnaire.

If you and your adviser agree that you could benefit from receiving financial advice, your adviser will provide you an indicative quote for the cost of advice in a document called an Advice Fee Quote.

### *Step Three - Developing your Plan*

Your financial adviser will research and develop an appropriate strategy based on your goals, needs, financial position and discussions. This will be documented in a financial plan called a 'Statement of Advice' (SoA).

### *Step Four - Presenting your Plan*

When your SoA is complete, your adviser will present this to you and provide you with a copy that you should keep for your records.

Your adviser will explain any strategies, products and policies recommended, as well as the benefits, risks and costs associated with the advice. Your financial adviser will encourage you to ask questions so you can make an informed decision about proceeding with the advice.

### *Step Five - Implementing your Plan*

Your adviser will explain the steps to implement your plan and answer any further questions you have before you implement your plan.

### *Step Six - Reviewing your plan*

Regularly reviewing your financial plan is an important part of the advice process. This can help you stay on track to meeting your goals, and can help you make any necessary adjustments to your plan should your goals or circumstances change, or should Government Legislation change, impacting your plan.

Rubicon offers management and review services at a cost to you. Where you elect to take this service, you and your adviser will agree up front to the services you receive and the cost you will pay.

## Other documents you may receive when getting advice

Other than receiving a copy of our FSG and your SoA, (financial plan), you may also receive the following from your adviser when you engage our advice services:

**Product Disclosure Statement (PDS)** - If we recommend a particular financial product (other than securities) we will provide you with a PDS. A PDS contains information about the particular product such as the products features and costs; helping you to make an informed decision about acquiring the product.

**Invoice** – Where you pay a fee for the Advice and Advice Services provided to you, you will receive an invoice documenting the service provided, the total cost of the advice, and how this should be paid.

**Record of Advice (RoA)** – Where you receive financial advice that is related to your initial advice, you may receive a RoA instead of a new SoA. An RoA performs a similar function to a SoA. It is simple document provided to an existing client that confirms the advice provided to you and the costs of that advice.

## How much will you pay for advice?

We may charge you a fee for the Advice and Advice Services we provide you. Where we do so, it is agreed with you before the provision of advice and advice services to you, and is documented in an Advice Fee Quote provided to you.

To help you determine whether to engage our advice services, we have provided an indicative range of fees.

### *Initial Advice*

This fee is calculated based on the complexity of your advice and the time we spend developing your plan.

Our hourly rate ranges between \$100 and \$200 plus GST (depending on adviser experience); an indicative initial advice cost usually ranges between \$2,000 to \$6,000 plus GST on average.

### *Advice Services and Review Advice*

Where you receive regular advice services from Rubicon, a fee will be charged with the amount dependant on the level of service required. The general fee range for this service is from \$4,000 to \$15,000 plus GST p.a, and will be outlined, along with the agreed service inclusions, in a Terms of Engagement document provided to you.

You can request that your financial plan is reviewed on an ad hoc basis. The fee for ad hoc review advice is calculated based on the complexity of your advice and the time we spend developing your plan. Our hourly rate ranges between \$100 and \$200 plus GST (dependant on adviser experience) with an indicative cost range for standard review advice of between \$1,000 to \$4,000 plus GST.

### *Other Costs*

Rubicon may also receive payment for any share trades made by us under your instruction - called brokerage. This is paid by yourself at the time of the trade.

This fee may range from 0.33% to 1.1% (inclusive of GST) of the value of the trade, subject to a minimum charge of \$80.00 plus GST.

Rubicon may also receive insurance brokerage payments from Insurance Providers where we recommend Personal Insurance such as Life Insurance, and, this insurance cover is approved by the insurance provider.

The brokerage payment is not an additional cost that you personally pay. Instead this payment is made by the insurance provider to Rubicon and is deducted from insurance premiums. This payment is usually 27.5% per annum of the insurance premium.

### **Conflicts of Interest**

Rubicon and their authorised representatives do not receive commissions from product providers, and we do not enter into paid referral arrangements.

## **What information is kept and can I access this?**

The privacy of your personal information is very important to us.

Your information will be collected and handled in accordance with our privacy policies and privacy laws, and we will not disclose your information to any third parties unless we are required to do so under the law.

You can find out more about the [Rubicon Privacy Policy](#) on our website.

## **Dispute resolution**

Rubicon provides a dispute resolution service to all of its clients.

If you have any concerns about the service provided to you, you should:

1. Firstly contact your adviser by phone or email to explain your situation and concerns. Your adviser will work with you quickly to resolve your concerns.
2. If this does not resolve your issue, please put your concerns in writing addressed to the **Complaints Officer at PO Box 2225, Caulfield Junction VIC 3161**. Your concern will be objectively considered and discussed with you with a view to being resolved quickly and to your satisfaction.
3. If an issue still has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers. AFCAs contact details are below:

**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 :** Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

## **Professional Indemnity Insurance**

Rubicon is covered by professional indemnity insurance which complies with s912B of the Corporations Act 2001 (Cth.). This insurance provides cover for advice provided and work performed by current and former representatives and employees of Rubicon.

## **How to contact Rubicon**

Rubicon's contact details are:

**Telephone:** (03) 9532 7744

**Email:** [service@rubiconfinancialservices.com.au](mailto:service@rubiconfinancialservices.com.au)

**In writing :** Suite 4, 1253 Nepean Hwy.

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