



ASVW | FINANCIAL SERVICES

FINANCIAL SERVICES GUIDE

ASVW FINANCIAL SERVICES PTY LTD | AFSL No. 446176

Version 2.6 | 25/11/2021

UNDERSTANDING THE ADVICE
PROCESS AND OUR RELATIONSHIP
WITH YOU

LET US GUIDE YOU

The purpose of this Financial Services Guide (FSG) explains the financial services and advice provided by ASVW Financial Services and your Financial Adviser, who is an authorised representative of ASVW Financial Services. The FSG provides information on what to expect during the financial advice process including the types of documents you are likely to receive, how we manage privacy, related parties and potential conflicts of interests, and complaints.

This FSG should be read in conjunction with the **Adviser Profile**. The Adviser profile contains important information about your Adviser including relevant authorised representative number, qualifications, experience, areas of authorisation, how they get paid and fees that you may be charged. If you have not received an Adviser Profile, please ask your Adviser for a copy, or contact us directly.

Please take the time to review both the FSG and Adviser Profile before engaging our services.

ASVW Financial Services Pty Ltd (ABN 27 007 261 083), is an Australian Financial Services Licensee (AFSL 446176).

Distribution of the Financial Services Guide (version 2.6) by the providing entity has been authorised by ASVW Financial Services Pty Ltd.

WHO WE ARE

ASVW Financial Services is a Licensee which is privately owned and operated. This enables our network of experienced and professional Advisers to provide tailored and flexible solutions to you which is aimed at continually achieving your financial needs and objectives and meeting your best interests.

OUR RESPONSIBILITY

Your Adviser provides financial advice and services on behalf of ASVW Financial Services and accordingly we are responsible for the financial advice and services they provide.

Our Advisers are committed to providing quality financial advice and a wide choice of products and/or services to suit individual client circumstances.

Your Adviser is obliged by law to act in your best interests and provide appropriate advice, when providing financial advice to you.

Financial Advisers are required to comply with the Financial Planners and Advisers Code of Ethics.

NOT INDEPENDENT

ASVW Financial Services cannot call itself 'independent', 'impartial', or 'unbiased' as we receive commissions from life insurance product providers for advice provided in relation to life insurance products as payment for our services.

WHAT WE CAN PROVIDE

ASVW Financial Services is licensed to provide financial product advice on the following services:

- Wealth creation strategies
- Life insurance advice
- Superannuation strategies
- Debt reduction strategies

- Cash flow management
- Retirement planning
- Aged care strategies
- **Centrelink Assistance**
- Estate planning strategies
- Tax (financial) advice

We can advise in the following products:

- Basic deposit products
- Debentures, stocks and bonds
- Life insurance (personal and business)
- Managed investments
- Investor Directed Portfolio Services (IDPS)
- Retirement Savings Accounts (RSA)
- Securities
- Superannuation
- Self-managed superannuation
- Margin Lending

ASVW Financial Services maintains an Approved Product List (APL). Subject to attaining required accreditation, your Adviser is able to recommend any product on the APL.

There may be instances where your Adviser will need to consider products outside of the APL. In these cases, your adviser may apply to ASVW Financial Service's Research Department to obtain a one-off product approval.

THE ADVICE PROCESS AND DOCUMENTS YOU MAY RECEIVE

Your Adviser will guide you through the advice process. This includes the following steps:

Engagement and Discovery

In the initial stages of the advice process your Adviser will work with you to define your financial goals and objectives and gather relevant information required to provide you appropriate advice.

Your Adviser will generally collect relevant information within a **Client Data Form** and file notes. You can expect to be asked questions related to your income, expenses, assets, liabilities, insurances and superannuation. It is important that you provide

accurate information and keep your Adviser informed of any changes to your relevant circumstances.

Your Adviser will ask you to consent to your personal information being collected and stored. Please refer to the 'Privacy' section for more information on how we manage your privacy.

Where your goals relate to investment or superannuation advice your Adviser will also work with you to define your level of risk tolerance. **A Risk Profile Questionnaire** may be used to document and agree upon your level of risk tolerance.

Your Adviser may also use an **Engagement Document** to define the arrangement with you, and the fees that may apply.

Your Adviser will also need to verify your identity to comply with Anti-Money Laundering and Counter Terrorism Financing Laws.

Strategy and Personal Advice

After obtaining relevant information, your Adviser will conduct research and develop a strategy to assist you to meet your goals and objectives. The strategy is typically developed utilising specialised financial planning software.

Where personal financial product advice is being provided, the strategy will be documented in the **Statement of Advice (SOA)**. The SOA will include amongst other things, the basis of the advice, explanation of the strategies and products recommended and relevant disclosures including costs of advice and products. It also includes an authority to proceed section where you can consent to proceed with the recommendations.

Where a financial product has been recommended, you will generally be provided with a copy of the relevant **Product Disclosure Statement (PDS)**.

The PDS includes detailed information on the financial product including features, conditions, costs and cooling off rights (if applicable).

Implementation

Where you elect to proceed with the recommendations, your Adviser will work with you to implement the strategy.

This may include, liaising with various insurance, superannuation, or investment product issuers.

Where the recommendations include the purchase of a new financial product, your Adviser will work with you to complete the relevant **Product Application Form**.

Where recommendations include the purchase of an insurance policy, you may also need to complete a **Health Questionnaire**. It is important to disclose any health or personal matters truthfully. Failure to disclose certain matters may result in a claim being denied.

GENERAL ADVICE

Your Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. In this case, your Adviser will provide you with a general advice warning.

FURTHER ADVICE

Depending on your relevant circumstances, you may require further advice such as adjustments to superannuation contributions, insurance benefit amounts or a review of your strategy.

Further advice can generally be documented in a **Record of Advice** and relevant file notes. In some instances, an SOA may be required. You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

An **Ongoing Fee Arrangement** may be utilised to formalise the ongoing services that your Adviser has agreed to provide for a fee.

Where you have entered into an ongoing fee arrangement for a period of greater than 12 months, you will receive a **Fee Disclosure Statement** (FDS) annually.

The FDS will detail services and fees paid for the previous 12 month period, and the services offered and estimated fees for the next 12 months. To ensure the

ongoing fee arrangements continues, you will be required to confirm in writing annually. Confirmation may also include the requirement to sign a **Consent Form** that is provided to your relevant investment or superannuation provider.

Alternatively, you may agree to a **Fixed Term Arrangement** with your Adviser. This arrangement will outline the services you will be provided for a fee over a specific term not greater than 12 months. In this case, you will not be provided with an FDS. You may be required to sign a Consent Form where the fee is deducted from superannuation.

You may cease any fee arrangements or disengage from your Adviser by providing written notice to your Adviser or product issuer.

HOW TO GIVE INSTRUCTIONS

Your Adviser may accept your instructions by phone, letter, email or fax. In some instances, your Adviser can only accept written instructions from you, and they will let you know when this is required. Your Adviser will also need to verify your identity prior to acting on instructions.

YOUR PRIVACY

Your Adviser is required to maintain documentation and records of any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not to provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may not be able to provide you with the advice you require.

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers

- Administration and paraplanning service providers

ASVW Financial Services may engage third party service providers to assist in the provision of products or services.

Some services may require disclosure of personal information to service providers outside Australia including the Philippines. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents for ASVW Financial Services Advisers. All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988.

ASVW Financial Services respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please refer to our Privacy Policy at www.asvwfs.com.au

ADVISER REMUNERATION

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your Adviser provides a recommendation for a financial product or service, your Adviser may be remunerated through either:

- An initial fee for service;
- SOA preparation fee;
- Advice Implementation fee;
- Ongoing fee for service;
- A combination of any of the above.

These fees may comprise one or more of the following;

- A percentage fee based on the value of your investment holding in a financial product;
- A fixed dollar amount;
- An hourly rate.

RISK INSURANCE PRODUCTS

ASVW Financial Services may receive initial commissions from various life insurance companies for risk insurance products that you purchase and we may also receive ongoing commission when you renew your policy. This commission is taken out from the premium that you pay and is not a separate charge to you. Applicable risk insurance commissions are included in

the Adviser profile and will be detailed in your Statement of Advice.

LICENSEE REMUNERATION

ASVW Financial Services receives a flat fee for the provision of services required under its Australian Financial Services Licence.

OTHER FORMS OF REMUNERATION OR BENEFITS

ASVW Financial Services and/or its Advisers may receive non-monetary benefits which include benefits of less than \$300, benefits related to education and training (including attendance at professional development days and conferences), and provision of software related to the financial products being recommended.

Payments or benefits received are disclosed in a register. A copy of the register is available upon request.

REFERRALS

Should you be referred to your adviser by a third party, such as an Accountant or Mortgage Broker, no referral fee will be paid to the third party.

RELATED COMPANIES

Neither your Adviser nor the Licensee have any association or relationship with the issuers of financial products that might reasonably be expected to be capable of influencing them in the provision of financial services.

SPONSORSHIP

ASVW Financial Services may receive payments or benefits from product providers in return for granting rights such as being recognised as a sponsor and give presentations at conferences and/or professional development training days.

ASVW Financial Services may use these payments to pay for costs associated with such conferences, training or professional development days.

PROFESSIONAL INDEMNITY

ASVW Financial Services maintains a policy which includes appropriate Professional Indemnity Insurance cover as required by the Corporations Act 2001.

REPORTING YOUR CONCERNS

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Contact the Complaints Manager to discuss your complaint.
Phone: 1300 265 818
Online: asvwfs.com.au
Mail: Complaints Manager
ASVW Financial Services Pty Ltd
PO Box 98 Cheltenham, VIC, 3192
2. We will acknowledge receipt of a complaint immediately, however, where this is not possible, acknowledgement will be made as soon as practicable.

3. We will then investigate the complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution though this is exceptional and subject to your agreement.
4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

The contact details for AFCA are:

Phone: 1800 931 678 (free call)

Online: www.afca.org.au

Email: info@afca.org.au

Mail: GPO Box 3 Melbourne VIC 3001

Furthermore, the Australian Securities and Investments Commission (ASIC) has a free of charge Infoline on 1300 300 630, which you may use to obtain information about your rights and to make a complaint

Contact Us

ASVW Financial Services Pty Ltd
ABN 27 007 261 083 | AFSL No. 446176
PO Box 98 Cheltenham, Vic, 3192
1300 265 818

info@asvwfs.com.au
asvwfs.com.au

For more information:
Please visit www.moneysmart.gov.au for more information on financial advice.

ASVW

FINANCIAL SERVICES



ASVW | FINANCIAL SERVICES

ABOUT YOUR ADVISER

Andrew Molyneaux
AUTHORISED REPRESENTATIVE
NUMBER 407414

Version 2.6 | 30/01/2023

RBA FINANCIAL GROUP PTY LTD

Corporate Authorised Representative Number 235568

BUSINESS CONTACT DETAILS

493 Wyndham Street
Shepparton, Victoria 3630

46 The Boulevard
Ivanhoe, Victoria 3079

Phone: (03) 5822 1288

Email: info@rbafinancial.com.au

Web: www.rbafinancial.com.au

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read in conjunction with the ASVW
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Services Guide (FSG).

ABOUT ME

Andrew joined Rba Financial Group as a financial adviser in 2011 and is now a part owner of the business. Andrew previously ran his own business for ten years and comes from a science background having studied Biomedical Science in Ireland. He is an experienced financial planner with a wide knowledge base across all areas of financial planning.

Andrew holds the following qualifications and memberships:

- Advanced Diploma of Financial Services (Financial Planning)
- Self-Managed Superannuation Funds
- Accredited Listed Product Adviser Program
- Margin Lending
- Member of Financial Planning Association of Australia (FPA)

Andrew is authorised to provide the following financial services:

Superannuation and Retirement Planning

Personal Superannuation
Pensions and Annuities
Self-Managed Superannuation
Centrelink / Veterans' Affairs Assistance

Wealth Creation and Investments

Deposit Products
Investment Bonds
Managed Investments
Exchange Traded Products
Listed Securities (Shares and other products)
Margin Lending
Gearing

Wealth Protection

Personal Insurance
Business Insurance
Insurance Claims Assistance

Other Financial Planning Services

Budgeting and Cashflow Management
Debt Management
Estate Planning Assistance

Andrew is also a registered tax (financial) adviser and is authorised to provide tax (financial) service where the advice is:

- provided in the context of the personal advice authorised by ASVWFS, and
- part of the financial advice which interprets and applies the tax laws (including tax and superannuation laws) to your personal circumstances.

Any tax agent services that are provided (including the preparation and filing of tax returns and liaison with the ATO) are not provided under ASVW Financial Services AFSL and are not covered by this FSG.

My remuneration

The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a Statement of Advice will depend upon the nature and complexity of the advice and or service provided.

Andrew will discuss and agree the fee structure with you before he provides you with services. Fees for the advice and services provided may be based on either a fee for service arrangement, commission or a combination of both.

The relationship between ASVW Financial Services and the Practice (Rba Financial Group Pty Ltd) is an arrangement through a flat fee agreement. This agreement stipulates that 100% of remuneration is paid to the Practice.

Therefore, ASVW Financial Services will retain 0% and the Practice will receive 100%. Of the revenue received by the practice, Andrew is paid a salary and potential bonuses & profits from the Practice.

Client fee and payment options

Before providing advice, we will agree the fees and payment options with you. The fee you pay will depend on the complexity of your circumstances and the services you require. Your options to pay for our services can include fee for service, commission, or a combination of both.

Fee for service: Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate.
- A fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- A combination of these methods.

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the balance of your investment.

Commissions for Life Risk Products – issued from 1st January 2020

Initial commission payable under an upfront structure is capped at 66% from 1st January 2020. Ongoing commission under and upfront structure is 22% of the annual premium paid. Both initial and ongoing commission under a level structure will continue to be capped at 37%.

Referrals to us and others

We may provide you with a referral to other professionals. This may include, but is not limited to, accountants, mortgage brokers and legal practitioners. You may also have been referred to us by another professional.

We do not receive a payment for these referrals. We may give a payment for referrals to us. If this is the case, we will inform you of this payment prior to the referring party being entitled to the payment.

Benefits, interests and associations

Andrew is a director and shareholder of Rba Financial Group Pty Ltd and may be entitled to receive dividends and director fees from this company.

Andrew does not receive any other benefits or have relationships that may influence the recommendation.

Contact Us

Rba Financial Group Pty Ltd
ABN 63 005 932 909
493 Wyndham Street, Shepparton, VIC 3630
46 The Boulevard, Ivanhoe, VIC 3079

(03) 5822 1288

info@rbafinancial.com.au
www.rbafinancial.com.au



ASVW | FINANCIAL SERVICES

ABOUT YOUR ADVISER

Damien MacFarlane
AUTHORISED REPRESENTATIVE
NUMBER 314032

Version 2.6 | 30/01/2023

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Corporate Authorised Representative Number 235568

BUSINESS CONTACT DETAILS

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Services Guide (FSG).

ABOUT ME

Damien joined Rba Financial Group in April 2016. He has been a qualified practicing adviser since 2009. Damien is a highly professional financial adviser who takes great care and pride in working with and assisting his clients to achieve their financial goals. Damien is experienced in dealing with clients throughout Regional Victoria and Melbourne metropolitan clients.

Damien holds the following qualifications and memberships:

- Diploma of Financial Advising
- Self-Managed Superannuation Funds
- Accredited Listed Product Adviser Program
- Member of Financial Planning Association of Australia (FPA)

Damien is authorised to provide the following financial services:

Superannuation and Retirement Planning

Personal Superannuation
Pensions and Annuities
Self-Managed Superannuation
Centrelink / Veterans' Affairs Assistance

Wealth Creation and Investments

Deposit Products
Investment Bonds
Managed Investments
Exchange Traded Products
Listed Securities (Shares and other products)
Gearing

Wealth Protection

Personal Insurance
Business Insurance
Insurance Claims Assistance

Other Financial Planning Services

Budgeting and Cashflow Management
Debt Management
Estate Planning Assistance

Damien is also a registered tax (financial) adviser and is authorised to provide tax (financial) service where the advice is:

- provided in the context of the personal advice authorised by ASVWFS, and
- part of the financial advice which interprets and applies the tax laws (including tax and superannuation laws) to your personal circumstances.

Any tax agent services that are provided (including the preparation and filing of tax returns and liaison with the ATO) are not provided under ASVW Financial Services AFSL and are not covered by this FSG.

My remuneration

The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a Statement of Advice will depend upon the nature and complexity of the advice and or service provided.

Damien will discuss and agree the fee structure with you before he provides you with services. Fees for the advice and services provided may be based on either a fee for service arrangement, commission or a combination of both.

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Therefore, ASVW Financial Services will retain 0% and the Practice will receive 100%. Of the revenue received by the practice, Damien is paid a salary and potential bonuses & profits from the Practice.

Client fee and payment options

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Referrals to us and others

We may provide you with a referral to other professionals. This may include, but is not limited to, accountants, mortgage brokers and legal practitioners. You may also have been referred to us by another professional.

We do not receive a payment for these referrals. We may give a payment for referrals to us. If this is the case, we will inform you of this payment prior to the referring party being entitled to the payment.

Benefits, interests and associations

Damien does not receive any other benefits or have relationships that may influence the recommendation.

Contact Us

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46 The Boulevard, Ivanhoe, VIC 3079

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ASVW | FINANCIAL SERVICES

ABOUT YOUR ADVISER

Mark Stratton
AUTHORISED REPRESENTATIVE
NUMBER 1268705

Version 2.6 | 30/01/2023

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Services Guide (FSG).

ABOUT ME

Mark commenced working in the Financial Services Industry in 2014. His initial role was a Paraplanner, after completing further studies, Mark has now progressed into the role of a Financial Adviser.

Mark joined Rba Financial Group as a Financial Adviser in November 2022. Mark enjoys assisting Clients on their financial journey and helping to educate them through the process.

With his qualifications and experience, he is qualified to help clients achieve their financial goals.

Mark holds the following qualifications and memberships:

- Graduate Diploma of Financial Planning
- Self-Managed Superannuation Funds
- Accredited Listed Product Adviser Program
- Accredited Aged Care Professional™
- Member of Financial Planning Association of Australia (FPA)

Mark is authorised to provide the following financial services:

Superannuation and Retirement Planning

Personal Superannuation
Pensions and Annuities
Self-Managed Superannuation
Aged Care
Centrelink / Veterans' Affairs Assistance

Wealth Creation and Investments

Deposit Products
Investment Bonds
Managed Investments
Exchange Traded Products
Listed Securities (Shares and other products)
Gearing

Wealth Protection

Personal Insurance
Business Insurance
Insurance Claims Assistance

Other Financial Planning Services

Budgeting and Cashflow Management
Debt Management
Estate Planning Assistance

Mark is also a registered tax (financial) adviser and is authorised to provide tax (financial) service where the advice is:

- provided in the context of the personal advice authorised by ASVWFS, and
- part of the financial advice which interprets and applies the tax laws (including tax and superannuation laws) to your personal circumstances.

Any tax agent services that are provided (including the preparation and filing of tax returns and liaison with the ATO) are not provided under ASVW Financial Services AFSL and are not covered by this FSG.

My remuneration

The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a Statement of Advice will depend upon the nature and complexity of the advice and or service provided.

Mark will discuss and agree the fee structure with you before he provides you with services. Fees for the advice and services provided may be based on either a fee for service arrangement, commission or a combination of both.

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Therefore, ASVW Financial Services will retain 0% and the Practice will receive 100%. Of the revenue received by the practice, Mark is paid a salary and potential bonuses & profits from the Practice.

Client fee and payment options

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- A percentage of funds invested (excluding borrowed funds).
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Commissions for Life Risk Products – issued from 1st January 2020

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ABOUT YOUR ADVISER

Patrick Marks

**AUTHORISED REPRESENTATIVE
NUMBER 1304820**

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ABOUT ME

Patrick joined Rba Financial Group in November 2020, while he was still completing his Bachelor of Commerce at the University of Melbourne majoring in Finance and Management.

Patrick has been with Rba Financial Group since he completed his master's degree in financial planning in 2022 and is currently based in Melbourne at the Ivanhoe office.

Patrick comes from a small country town in Mansfield, where his family has owned the local IGA for three generations and regularly travels back to play for Mansfield Football Netball Club.

Patrick holds the following qualifications:

- Master of Financial Planning
- Bachelor of Commerce (majoring in Finance Management)

Patrick is authorised to provide the following financial services:

Superannuation and Retirement Planning

Personal Superannuation
Pensions and Annuities
Centrelink / Veterans' Affairs Assistance

Wealth Creation and Investments

Deposit Products
Investment Bonds
Managed Investments
Exchange Traded Products
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Personal Insurance
Business Insurance
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Referrals to us and others

We may provide you with a referral to other professionals. This may include, but is not limited to, accountants, mortgage brokers and legal practitioners. You may also have been referred to us by another professional.

We do not receive a payment for these referrals. We may give a payment for referrals to us. If this is the case, we will inform you of this payment prior to the referring party being entitled to the payment.

Benefits, interests and associations

Patrick does not receive any other benefits or have relationships that may influence the recommendation.

Contact Us

Rba Financial Group Pty Ltd
ABN 63 005 932 909
493 Wyndham Street, Shepparton, VIC 3630
46 The Boulevard, Ivanhoe, VIC 3079

(03) 5822 1288

info@rbafinancial.com.au
www.rbafinancial.com.au



ASVW | FINANCIAL SERVICES

ABOUT YOUR ADVISER

Skye Kennedy
AUTHORISED REPRESENTATIVE
NUMBER 1304819

Version 2.6 | 15/01/2024

RBA FINANCIAL GROUP PTY LTD
Corporate Authorised Representative Number 235568

BUSINESS CONTACT DETAILS

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ASVW Financial Services Pty Ltd
(ABN 27 007 261 083 | AFSL 446176)
authorises your financial adviser to
distribute this document. This
document forms part of and should be
read in conjunction with the ASVW
Financial Services Pty Ltd Financial
Services Guide (FSG).

ABOUT ME

Skye joined Rba Financial Group in 2020 as a Client Services Officer. She has since worked in the capacity as a paraplanner and Client Services Manager. During this period, Skye has completed her Professional Year requirements to become a Financial Adviser.

Skye has a keen interest in all things Centrelink, however, takes great pleasure in assisting all clients with their financial goals.

Skye holds the following qualifications and memberships:

- Bachelor of Business
- Bachelor of Commerce
- Member of Financial Advice Association Australia (FAAA)

Skye is authorised to provide the following financial services:

Superannuation and Retirement Planning

Personal Superannuation
Pensions and Annuities
Centrelink / Veterans' Affairs Assistance

Wealth Creation and Investments

Deposit Products
Investment Bonds
Managed Investments
Exchange Traded Products
Listed Securities (Shares and other products)
Gearing

Wealth Protection

Personal Insurance
Business Insurance
Insurance Claims Assistance

Other Financial Planning Services

Budgeting and Cashflow Management
Debt Management
Estate Planning Assistance

Any tax agent services that are provided (including the preparation and filing of tax returns and liaison with the ATO) are not provided under ASVW Financial Services AFSL and are not covered by this FSG.

My remuneration

The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a Statement of Advice will depend upon the nature and complexity of the advice and or service provided.

Skye will discuss and agree the fee structure with you before she provides you with services. Fees for the advice and services provided may be based on either a fee for service arrangement, commission or a combination of both.

The relationship between ASVW Financial Services and the Practice (Rba Financial Group Pty Ltd) is an arrangement through a flat fee agreement. This agreement stipulates that 100% of remuneration is paid to the Practice.

Therefore, ASVW Financial Services will retain 0% and the Practice will receive 100%. Of the revenue received by the practice, Skye is paid a salary and potential bonuses & profits from the Practice.

Client fee and payment options

Before providing advice, we will agree the fees and payment options with you. The fee you pay will depend on the complexity of your circumstances and the services you require. Your options to pay for our services can include fee for service, commission, or a combination of both.

Fee for service: Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate.
- A fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- A combination of these methods.

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the balance of your investment.

Commissions for Life Risk Products – issued from 1st January 2020

Initial commission payable under an upfront structure is capped at 66% from 1st January 2020. Ongoing commission under an upfront structure is 22% of the annual premium paid. Both initial and ongoing commission under a level structure will continue to be capped at 37%.

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