



RUBICONEM

FINANCIAL SERVICES GUIDE (FSG)

Our guide to assisting you with your financial needs

Palladium Wealth Partners Pty Ltd

Version V1.0 / 8 May 2020

Issued by:

Rubiconem Pty Ltd

Address: Suite 3, Level 1, 148 Greenhill Road PARKSIDE SA 5063

Phone: (08) 8272 2298

Email: enquire@rubiconem.com.au

Palladium Wealth Partners Pty Ltd

Contact Details:

Address: Suite 3, Level 1, 148 Greenhill Road PARKSIDE SA 5063

Phone: (08) 8272 2298

Email: enquire@palladiumwealth.com.au

LET US GUIDE YOU

Table of Contents

Introduction.....	3
Who we Are and What we Stand For	4
Our Responsibility.....	4
The Adviser Profile.....	4
What we can Provide.....	4
Documents you may Receive.....	5
How to give Instructions.....	5
Your Privacy	5
Disclosure of Information	6
Adviser Remuneration	6
Licensee Rumuneration	6
Referrals.....	6
Related Companies.....	7
Sponsorship	7
Product Arrangements	7
Professional Indemnity.....	7
Reporting you Concerns	7
Contact Us.....	7
Further Information.....	7
Palladium Wealth Partners Pty Ltd Practice Profile	8

Introduction

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services we offer and whether they are appropriate to meet your needs.

This FSG provides you with important information on how to engage with one of our Advisers.

This FSG covers the following:

- Information about Rubiconem Pty Ltd as a licensee
- Details on how you may instruct your Adviser
- Who will be responsible for providing the financial services
- Details of the financial services and/or products Rubiconem Pty Ltd can provide
- The documents you may receive
- Remuneration received by your Adviser
- Other forms of remuneration or benefits
- Privacy (i.e. collection and handling of your personal information)
- The complaints procedure
- Compensation arrangements in place

Please take the time to review this document before engaging our services.

Throughout this FSG, Rubiconem Pty Ltd is referred to as “we”, “us”, “our” or any variations.

The term “Adviser” refers to Rubiconem Pty Ltd’s authorised representatives.

Rubiconem Pty Ltd (ABN 77 633 533 954) is an Australian Financial Services Licensee (AFSL) 518784.

Distribution of the Financial Services Guide (Version 1.0) by the providing entity has been authorised by Rubiconem Pty Ltd.

Authorisation Date: 8 May 2020

Who we Are and What we Stand For

Rubiconem Pty Ltd, is a client centric Australian Financial Services Licensee. Our name is derived from the historical reference to when Julius Caesar crossed the Rubicon river.

From this event, the phrase “*Crossing the Rubicon*” was created as a metaphor meaning to pass a point of no return.

In similar vein we have taken this opportunity of self-determination in the Financial Services Industry to serve clients in their utmost best interest via a self-licensed advice model.

Rubiconem Pty Ltd is owned by the principal advisers of Palladium Wealth Partners Pty Ltd, Simon Allanson, Dino Mancini and Daniel D’Amato (and their related entities).

Our Responsibility

Your Adviser provides financial advice and services on behalf of Rubiconem Pty Ltd 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.

As part of our commitment to you, Rubiconem Pty Ltd advisers adhere first and foremost to the Code of Ethics of FASEA (Financial Adviser Standards and Ethics Authority), and also the FPA Code of Professional Practice of the FPA (Financial Planning Association of Australia), our professional body.

The Adviser Profile

Prior to providing any personalised financial advice products and/or services our Advisers are required to provide you with a copy of this FSG along with an Adviser Profile.

The Adviser Profile contains important information about your Adviser.

This includes their Authorised Representative number and/or Corporate Authorised Representative number (if applicable), accreditations, qualifications and experience, areas of advice and types of financial services they can provide, details of how they get paid and fees that you may be charged.

What we can Provide

Rubiconem Pty Ltd 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
- 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
- Standard margin lending
- Superannuation
- Self-managed superannuation

Rubiconem Pty Ltd maintains an Approved Product List (APL). Subject to attaining required accreditation, your Adviser can recommend any product on the Rubiconem Pty Ltd 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 Rubiconem Pty Ltd’s Research Team to obtain a one-off product approval.

Documents you may Receive

If you decide to obtain personal financial advice, your Adviser will need to determine your needs, objectives, and relevant financial circumstances.

At the initial advice appointment, your Adviser will typically gather the relevant information by using a client data collection form. You will be asked to provide accurate information about your personal and financial situation and keep your Adviser informed of any changes to your relevant circumstances.

Your Adviser will also need to verify your identity.

When your Adviser provides personal financial advice to you, you may receive one or more of the following documents:

- Letter of Engagement
- Statement of Advice (SoA)
- Record of Advice (RoA)
- Product Disclosure Statement (PDS)
- Fee Disclosure Statement (FDS)
- Renewal Notice

The SoA will set out the advice that has been tailored to your specific circumstances and provide you with details of all relevant disclosures including details of any remuneration payable.

Where you receive ongoing or further advice an RoA may be provided.

A PDS will be provided if a product recommendation is made and includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

An FDS will be issued to you in instances where you enter into an Ongoing Fee Arrangement with your Adviser for a period greater than 12 months. The FDS will contain information about the services you were entitled to receive, the services you actually received and the fees you paid during the period. The FDS will be provided to you annually.

Should you commence an ongoing fee arrangement for the first time after 1 July 2013 (or in circumstances where the ongoing fee arrangement is significantly varied after 1 July 2013), your Adviser will also issue a

Renewal Notice every two (2) years. The Renewal Notice will give you the option of renewing the ongoing fee arrangement.

You may request in writing a copy of any advice document up to seven (7) years after the advice has been given.

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 occurs.

Your Privacy

Your Adviser is required to maintain physical or electronic records of documentation for 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 also decline to provide advice if they feel they have insufficient information to proceed.

Rubiconem Pty Ltd 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 see our Privacy Policy.

You may obtain a copy of the Rubiconem Pty Ltd Privacy Policy by phoning us on (08) 8272 2298, or via download at www.rubiconem.com.au.

Disclosure of Information

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
- IT service providers

Whilst Rubiconem Pty Ltd may engage third party service providers to assist in the provision of products or services, we do not utilise any third-party providers that reside outside of Australia.

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; or
- An ongoing fee for service; or
- A contribution fee or implementation fee; or
- Commission payments from product providers where applicable; or
- A combination of any of the above.

Details of the ranges and amounts of remuneration are set out below. Amounts are inclusive of GST.

Type of Remuneration	Initial	Ongoing
Adviser Service Fee	Up to \$11,000	Up to \$33,000
Adviser Service Fee*	0% to 2.20%	0% to 2.20%
SoA Preparation Fee	\$0 to \$11,000	N/A
Implementation Fee	\$0 to \$11,000	N/A
Hourly Rate	Up to \$550 per hour	Up to \$550 per hour
Contribution Fee*	N/A	N/A
Investment Commission*	N/A	N/A
Insurance Commission^	Up to 66%	Up to 22%

*Based on a % of funds invested.

^Based on a % of the premium.

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply.

All fees or commissions are initially paid to Rubiconem Pty Ltd before being distributed to Palladium Wealth Partners Pty Ltd, its principals, and advisers.

Licensee Remuneration

Rubiconem Pty Ltd receives a flat fee for service from Palladium Wealth Partners and its advisers for the provision of services required under its Australian Financial Services Licence.

Referrals

Should you be referred to your adviser by a third party, such as an Accountant or Mortgage Broker, the third party may receive a fee for the referral.

You will receive more detailed information concerning any referral fee in your SoA or other relevant document.

Other forms of Remuneration or Benefits

Rubiconem Pty Ltd and/or its Advisers may receive non-monetary benefits where:

- The amount is less than \$300 and identical or similar benefits are not given on a frequent basis;
- The benefit has a genuine education or training purpose (including attendance to conferences) and is relevant to providing financial product advice; and/or
- The benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider.

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

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

Rubiconem Pty Ltd and its related companies may receive payments or benefits from product providers in return for granting rights such as being recognised as a sponsor and the right to promote their product and give presentations at conferences and/or professional development training days.

Rubiconem Pty Ltd may use these payments to pay for costs associated with such conferences, training, or professional development days.

Product Arrangements

Neither your Adviser nor the Licensee have any relationships or associations with product providers that could be seen to be capable of influencing the advice being given.

Professional Indemnity

Rubiconem Pty Ltd maintains a group policy which includes appropriate Professional Indemnity Insurance cover for Rubiconem Pty Ltd 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 our Compliance Manager to discuss your complaint.

Phone: (08) 8272 2298

Email: enquire@rubiconem.com.au

Online: www.rubiconem.com.au

Mail: **Compliance Manager**
Rubiconem Pty Ltd
Suite 3, Level 1, 148 Greenhill Road
PARKSIDE SA 5063

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 45 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution.
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)

Email: info@afca.org.au

Online: www.afca.org.au

Mail: GPO Box 3
MELBOURNE VIC 3001

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

Contact Us

Should you have any further queries about the contents of this FSG, please do not hesitate to contact us:

Phone: (08) 8272 2298

Email: enquire@rubiconem.com.au

Online: www.rubiconem.com.au

Mail: **Rubiconem Pty Ltd**
Suite 3, Level 1, 148 Greenhill Road
PARKSIDE SA 5063

Further Information

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

Palladium Wealth Partners Pty Ltd Practice Profile

Palladium Wealth Partners Pty Ltd

Palladium Wealth Partners Pty Ltd (ABN 63 164 716 858) and its Advisers are Authorised Representatives of Rubiconem Pty Ltd.

Palladium Wealth Partners Pty Ltd Corporate Authorised Representative Number is **443183**.

Who is Palladium Wealth Partners Pty Ltd?

Our Practice has been established to provide a range of wealth advice and expertise to assist clients with every aspect of their financial situation.

Our firm has a disciplined approach to helping you build and manage your plan for financial independence.

Adviser Authorisations and Service Offering

This table summarises the areas in which our Advisers are authorised to provide financial product advice to you.

Authorisation	Simon Allanson	Dino Mancini	Daniel D'Amato
Deposit and Payment Products	✓	✓	✓
Debentures, Stocks or Bonds issued or proposed to be issued by a Government	✓	✓	✓
Derivatives	x	x	x
Life Investment or Life Risk Products	✓	✓	✓
Interests in Managed Schemes, including Investor Directed Portfolio Services	✓	✓	✓
Managed Discretionary Account (MDA) Services	x	x	x
Retirement Savings Accounts	✓	✓	✓
Securities	✓	✓	✓
Superannuation	✓	✓	✓
Standard Margin Lending facility	✓	✓	✓

Palladium Wealth Partners Pty Ltd is registered with the Tax Practitioners' Board as a Tax (Financial) Adviser, as is each Adviser.

This means that Simon Allanson, Dino Mancini and Daniel D'Amato can provide tax advice with regards to the strategies and financial products that they recommend to you.

This table summaries the services our Advisers can provide to you:

Services Offered	Simon Allanson	Dino Mancini	Daniel D'Amato
Investment Strategies including Gearing and Savings Plans	✓	✓	✓
Budget and Cash Flow Planning	✓	✓	✓
Debt Management	✓	✓	✓
Superannuation advice including Salary Sacrifice and Consolidation Strategies	✓	✓	✓
Self-Managed Superannuation Fund	✓	✓	✓
Personal Insurance Strategies	✓	✓	✓
Centrelink and DVA Advice	✓	✓	✓
Retirement Planning Advice	✓	✓	✓
Aged Care Advice	✓	✓	✓
Estate Planning Advice	✓	✓	✓
Advice on Ownership and Structures e.g. Discretionary and Family Trusts	✓	✓	✓
Investment Management and Portfolio Review Services	✓	✓	✓
Ongoing Advisory Services	✓	✓	✓

Palladium Wealth Partners Pty Ltd's Advisers may also engage by referral the use of specialists such as Accountants and Solicitors.

Adviser Qualifications

This table below details the Advisers' qualifications and individual ASIC Authorised Representative numbers:

	Simon Allanson	Dino Mancini	Daniel D'Amato
Qualifications	<ul style="list-style-type: none"> • Certified Financial Planner™ or CFP® • Bachelor of Finance (BFin) • Graduate Diploma of Financial Planning (GDipAppFin) • Graduate Diploma of Applied Finance and Investment (GDipFP) 	<ul style="list-style-type: none"> • Certified Financial Planner™ or CFP® • Bachelor of Commerce (BComm) • Graduate Diploma of Financial Planning (GDipAppFin) • Graduate Diploma of Applied Finance and Investment (GDipFP) 	<ul style="list-style-type: none"> • Certified Financial Planner™ or CFP® • Advanced Diploma of Financial Services (AdvDipFP) • Diploma of Financial Services (Financial Planning) (DipFP)
Authorised Representative Number	443182	446340	1008899
Memberships	FPA Financial Planning Association of Australia	FPA Financial Planning Association of Australia	FPA Financial Planning Association of Australia
Background	With experience in the financial services industry since 2001 and as a Financial Planner since 2006, Simon is highly qualified in all facets of financial planning.	With experience in the financial services industry since 2001 and as a Financial Planner since 2006, Dino is highly qualified in all facets of financial planning.	Daniel has been a Financial Planner since 2001 and is experienced and highly qualified in all facets of financial planning.

This page has been intentionally left blank

