



RUBICONEM

FINANCIAL SERVICES GUIDE (FSG)

Understanding the advice process and our relationship with you

Rubiconem Pty Ltd | AFSL 518784

Version V2.0 / 1 July 2021

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PURPOSE

This **Financial Services Guide** (FSG) explains the financial services and advice provided by Rubiconem Pty Ltd and your Financial Adviser (Adviser), who is an Authorised Representative of Rubiconem Pty Ltd. 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 how we manage complaints.

This FSG should be read in conjunction with the Practice Profile and Adviser Profile. The Practice Profile and Adviser Profile contain 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.

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.

If you have not received the Practice Profile and Adviser Profile, please ask your Adviser for a copy or contact us directly.

NOT INDEPENDENT

Rubiconem Pty Ltd under its AFSL, its Authorised Representatives and Advisers may receive commissions associated with the issue of life insurance products.

We may also receive other non-monetary benefits or gifts from product issuers.

For these reasons, we do not represent ourselves as independent, impartial or unbiased.

Please refer to the ‘Remuneration’ section for more information.

HOW TO CONTACT US

RUBICONEM PTY LTD

ABN 77 633 533 954

AFSL 518784

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



(08) 8272 2298



enquire@rubiconem.com.au



www.rubiconem.com.au

WHO WE ARE AND WHAT WE STAND FOR

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 Our name is derived from the historical reference to when Julius Caesar crossed the Rubicon river.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

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

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.

FINANCIAL SERVICES AND PRODUCTS WE CAN PROVIDE

Rubiconem Pty Ltd can offer the following services and products. Your Adviser's specific authorisations are included within their personalised Adviser Profile.



Superannuation and Retirement Planning

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



Wealth Creation and Investments

- Cash and Term Deposits
- Investment Bonds
- Investor Directed Portfolio Services (IDPS)
- Managed Investments
- Exchange Traded Products
- Listed Securities (Shares and Other Products)
- Margin Lending
- Gearing



Wealth Protection

- Term Life Insurance
- Total and Permanent Disability (TPD) Insurance
- Trauma Insurance
- Income Protection Insurance
- Business Insurance
- Insurance Claims Assistance



Other Financial Planning Services

- Budgeting and Cashflow Management
- Debt Management
- Tax (Financial) Adviser
- Estate Planning Assistance

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.

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 a **Statement of Advice**. The Statement of Advice 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. The Statement of Advice 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, benefits, 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**. This may be online, or paper based.

Where the recommendations include the purchase of an insurance policy, you may also need to complete a **Health Questionnaire**. This could be online, paper-based or over the phone. 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. Your Adviser will give you with a warning when they provide you with general advice. You should consider whether you need personal advice which takes into account your individual situation before you make any decisions.

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, a Statement of Advice may be required. You may request, in writing, a copy of any advice document up to 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 arrangement 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 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 PROVIDE INSTRUCTIONS

Your Adviser may accept your instructions by phone, letter, or email. 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.

REMUNERATION

Before providing you with advice, your Adviser will agree with you the fees that apply and explain any benefits we receive.

YOUR ADVISER

The cost of providing financial advice or service to you will depend on the nature and complexity of the advice, financial product and/or service provided.

Your Adviser or the financial planning business may be remunerated by:

- Advice and service fees paid by you
- Commissions paid by insurance providers

Please refer to the Practice Profile for more detailed estimates and ranges of fees and commissions.

All fees and commissions are initially paid to Rubiconem Pty Ltd before being distributed to the financial planning business and/or your Adviser.

Your Adviser may also 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.

Any referral arrangements or related party arrangements your Adviser has in place will be disclosed in the Practice Profile. You will receive more detailed information concerning any referral fee in your Statement of Advice or other relevant document.

THE LICENSEE

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

RELATED PARTIES

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 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.

COMPLAINTS

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

Online: www.rubiconem.com.au

Email: enquire@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. 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.

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 information line on 1300 300 630, which you may use to obtain information about your rights and to make a complaint.

PROFESSIONAL INDEMNITY

Rubiconem Pty Ltd maintains a group policy which includes Professional Indemnity Insurance cover that complies with the Corporations Act 2001.

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 7 years. If you want to access your personal information at any time, please let us know.

You have the right to not 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
- IT service providers

Whilst we 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.

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 refer to 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.

FURTHER INFORMATION

Please visit ASIC Money Smart website at www.moneysmart.gov.au for more information on financial advice.

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