

This document must be read in conjunction with the Financial Services Guide issued by The SMSF Club Pty Ltd Corporate Authorised Representative Number 436420 dated June 2014.

BEFORE YOU RECEIVE OUR ADVICE

Who is my adviser?

Your adviser will be **Rebecca Beeton**.

Rebecca Beeton is currently a Sub-authorised Representative 457757 of The SMSF Club Pty Ltd (CAR 436420) which holds a Corporate Authorised Representative authorisation from RM Capital Pty Ltd (AFSL 221938).

Rebecca Beeton is compliant with ASIC Regulatory Guideline 146.

Who is responsible for the advice provided to me?

Rebecca Beeton is a Sub-authorised Representative 457757 of The SMSF Club Pty Ltd which holds a Corporate Authorised Representative authorisation (CAR No. 436420) from RM Capital Pty Ltd (AFSL 221938). RM Capital Pty Ltd is responsible for the advice provided by its representatives.

RM Capital Pty Ltd is a Member of the Financial Ombudsman Service.

Rebecca Beeton is authorised to provide general advice and deal in the following products;

- Deposit and Payment Products – Basic Deposit
- Deposit and Payment Products – Non-basic Deposit
- Deposit and Payment Products – Non-cash Payment
- General Insurance Products
- Government Debentures, Stocks and Bonds
- Life Products – Investment Life Insurance Products
- Life Products – Life Risk Insurance Products
- Managed Investment Schemes including IDPS
- Retirement Saving Account Products
- Financial Planning
- Superannuation
- Securities

Rebecca Beeton is authorised to provide advice in the products noted above however please note that the SMSF Club and its advisors only provide general advice in these areas and if you would like personal advice please inform the representative of this.

How will I pay for the service?

RM Capital Pty Ltd offers a range of payment options. It is important that you understand any fees payable in relation to the services you receive, your adviser will explain the various options to you. The information below provides an indication of the type of fee arrangements that may be applied.

How are fees calculated and deducted?

Our calculation of fees is dependent on the level of service chosen by the client. All levels of service, their associated calculations for fees and charges and the ongoing services provided are discussed in the first meeting and subsequently disclosed, prior to implementation of any recommendations.

Commissions on the following products are split as per the below example;

Worked Example	Revenue Split		
<i>\$1,000 commission</i>	Rebecca Beeton	\$400	40%
	RM Capital	\$100	10%
	The SMSF Club	\$500	50%

Pershing Direct Equities & Options

Brokerage charge per transaction. Up to 2% (subject to a minimum of \$100) plus GST.

<i>Worked Example: 1%</i>	<i>Revenue Split including GST</i>
<p>\$15,000 share parcel: Gross brokerage = \$165 (incl GST)</p>	<p>RM Capital from 10% (or from \$16.50) Adviser from 85% (or from \$140.25) less third party clearing \$16.50 (DVP accounts \$33) less third party execution 0.029% (\$4.79) Adviser net received \$118.96</p>

Pershing International Equities – US Market

<i>Worked Example: 1%</i>	<i>Revenue Split including GST</i>
<p>\$15,000 share parcel: Gross brokerage = \$165 (incl GST)</p> <p>For alternative markets, please speak to your adviser for more information.</p>	<p>RM Capital from 10% (or from \$16.50) Adviser from 85% (or from \$140.25) less third party clearing \$20.00 less third party execution 0.05% (\$7.50) less telegraphic transfer - Inward \$12 / Outward \$24 Adviser net received \$109 / \$97</p>

Portfolio Management Service

Percentage of asset (%) as determined with your adviser and outlined in the Portfolio Management Service agreement.

<i>Worked Example: % of Asset</i>	<i>Revenue Split including GST</i>
<p>\$500,000 at 2.2% Gross annual payment = \$11,000 (incl GST)</p>	<p>RM Capital = 10% (or \$1,100) Adviser = 90% (or \$9,900)</p>

Self Managed Super Fund (SMSF) Service

The SMSF Club may charge up to \$2,950 per annum for providing general advice, SMSF administration, accounting, ongoing education, and compliance advice from your SMSF.

<i>Worked Example</i>	<i>Revenue Split including GST</i>
<p>Gross annual payment = \$2,950 (incl GST)</p>	<p>RM Capital = 10% (or \$295.00) Adviser = 90% (or \$2,655.00)</p>

Direct Property

For direct property, the property service provider may pay The SMSF Club up to 30% of any commission they receive for property sold to The SMSF Club members. If any fee is to be paid this will be discussed with you prior to investing.

<i>Worked Example</i>	<i>Revenue Split including GST</i>
<p>Commission \$5,000</p>	<p>RM Capital = 10% (or \$500) Adviser = 90% (or \$4,500)</p>

Placements

Fees per placement paid by company: Up to 6% plus GST.

<i>Worked Example</i>	<i>Revenue Split including GST</i>
<p>\$10,000 application Fees = \$660 (incl GST)</p>	<p>RM Capital = 10%-30% (or \$66-\$198) Adviser = 70%-90% (or \$462-\$594)</p>

Will my Adviser receive any soft dollar or other benefits?

From time to time your adviser may receive a benefit from preferred product providers by way of sponsorship of educational seminars, conferences, site visits or training days. Benefits above \$300 in value are prohibited. A register will be maintained detailing any benefits received and the register may be examined upon request at a mutually convenient time.

WHEN YOU RECEIVE OUR ADVICE

Do I receive detailed information about actual fees and other benefits my adviser receives from making the recommendations?

Yes. You have the right to know about details of fees and other benefits your adviser receives for recommending investments. We will provide this information to you when we make specific recommendations.

We are committed to implementing and promoting a privacy policy that will ensure the privacy and security of your personal information. Please note that we may be obliged to provide your personal details to our Regulators, the ATO, and other Government bodies under our legislative and legal obligations. A copy of our privacy policy is available on our website www.rmcapital.com.au and a copy can be mailed on request at any time.

Can I tell you how I wish to instruct you to buy or sell my investment?

Yes. You may specify how you would like to give us instructions. For example, by telephone, fax or other means. When dealing in a live market we prefer to receive your instructions by telephone. If you choose to use other forms such as email or facsimile it is your responsibility to ensure those instructions were received.

RM Capital Pty Ltd and The SMSF Club Pty Ltd do not guarantee transmission or technology failures.

Am I entitled to receive additional information in respect to any other fees or incentive that may be received by RM Capital Pty Ltd or its advice providers or advisers?

You have a right to request further particulars in relation to the remuneration and the range of amounts or rates of remuneration received by The SMSF Club Pty Ltd and /or its advice providers.

LICENSEE CONTACT DETAILS

Should you wish to contact the Licensee for further information please do not hesitate to contact them at:

RM Capital Pty Ltd
Australian Financial Services Licence 221938

Level 1, 143 Hay Street Subiaco WA 6008
PO Box 154 West Perth WA 6872

P: +61 8 6380 9200

E: info@rmcapital.com.au

F: +61 8 6380 9299

W: www.rmcapital.com.au