

The SMSF Club Pty Ltd
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A Corporate Authorised Representative (CAR 436420) of RM Capital Pty Ltd (AFSL 221938)

This document must be read in conjunction with the Financial Services Guide issued by RM Capital Pty Ltd AFSL 221938 dated November 2018.

BEFORE YOU RECEIVE OUR ADVICE

Who is my adviser?

Your adviser will be **Mark Small**.

Mark Small (AR 449972) and The SMSF Club Pty Ltd (CAR 436420) are currently Authorised Representatives of RM Capital Pty Ltd (AFSL 221938).

Mark Small is compliant with ASIC Regulatory Guideline 146.

Who is responsible for the advice provided to me?

Mark Small is an Authorised Representative of RM Capital Pty Ltd. RM Capital Pty Ltd is responsible for the advice provided by its representatives.

Mark Small is an ex-investment banker with over 20 years' experience at the coal face of the financial markets in Australia focused primarily on the creation of financial products tailored to the superannuation market.

Mark's investment banking career spanned 22 years working in the dealing rooms of Bankers Trust, Macquarie Bank, UBS and Merrill Lynch. During that time Mark was responsible for the creation and sales of innovative wealth creation and risk management products for both the retail and wholesale markets including self-managed super funds.

Mark holds a Bachelor of Commerce Degree, a postgraduate degree in Applied Finance and Investment, derivatives accreditation (Level 2), and is a licensed real estate agent. When he's not focused on the investment markets, Mark enjoys spending time with his wife and 3 children as well as a wide range of sporting interests including golf, running, rugby, cricket and AFL. Now residing on the Gold Coast where he also owns a large resort (Bel Air on Broadbeach) Mark also enjoys spending time at our wonderful beaches when time allows.

RM Capital Pty Ltd is a Member of the Australian Financial Complaints Authority.

Mark Small is authorised to provide personal advice and deal in the following products

- Deposit and payment products limited to:
 - Basic deposit products;
 - Deposit products other than basic deposit products;
- Derivatives
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life products including:
 - Investment life insurance products
 - Life risk insurance products
- Interests in managed investment schemes including:
 - Investor directed portfolio services;
- Retirement savings accounts
- Securities

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.

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

Worked Example	Revenue Split		
<i>\$1,000 Remuneration</i>	Mark Small	\$400	40%
	RM Capital	\$150	15%
	The SMSF Club	\$450	45%

Pershing Direct Equities & Options

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

Worked Example: 1%	Revenue Split including GST
<i>\$15,000 share parcel: Gross brokerage = \$165 (incl GST)</i>	RM Capital 15% (or \$24.75) less third party clearing (or \$16.50) less third party execution 0.025% (or \$4.125) less ASX fees 0.005% (or \$0.825) Adviser net received \$118.80

Pershing International Equities – US Market

Worked Example: 1%	Revenue Split including GST
<i>\$15,000 share parcel: Gross brokerage = \$165 (incl GST)</i>	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
For alternative markets, please speak to your adviser for more information.	

Personal Advice – Fee For Service

The SMSF Club has two options for you to choose from when providing financial advice;

- Option One – Personalized Advice covering all financial advice areas outlined below or;
- Option Two – You can select the area(s) of advice that you believe are most appropriate for you right now.

Limiting the advice to a specific area may save you money as you do not pay for advice that you may not need; however, you take the risk that any advice provided may not be appropriate to your overall needs and objectives.

Please note that specific fees charged to each client will be discussed and agreed upon prior to engagement.

Advice Area (Fee)	Description	Revenue Split including GST
<i>SMSF Suitability Analysis (\$990)</i>	To determine whether a SMSF is suitable, your Financial Adviser will analyse your current superannuation fund(s) and provide you with a detailed cost/ benefit analysis. This analysis includes a report comparing the fees you currently paying versus the fees associated with having a SMSF. The analysis also includes a review of your financial knowledge to ensure you have the capacity to manage the ongoing SMSF trustee obligations.	RM Capital = 15% (or \$148.50) Adviser = 40% (or \$396) The SMSF Club = 45% (\$445.50)
<i>Personal Risk (Life) Insurance Advice (\$550)</i>	Most people with an industry or retail super fund have some level of life insurance which is automatically part of the fund. If you rollover your superannuation benefit into a SMSF you will lose any insurances held within your current fund(s). To ensure you and your family have adequate insurance protection, your Financial Adviser will analyse your insurance needs and advise the level of insurance cover that you and your family need. Your adviser will provide advice covering Life, Total and Permanent disability (TPD), Income Protection and Trauma Insurance.	RM Capital = 15% (or \$82.50) Adviser = 40% (or \$220) The SMSF Club = 45% (\$247.50)

<i>SMSF Investment Advice (\$550)</i>	The investment returns you achieve within your SMSF will have the largest impact on your superannuation balance both to the positive but also the negative if you make poor investment choices. For this reason, it is critical you make smart and appropriate investment decisions. Prior to providing a client with investment advice, your Financial Adviser must first determine your risk tolerance (risk profile). Based on your tolerance to risk and your investment goals, your Financial Adviser will recommend where you should invest your SMSF.	RM Capital = 15% (or \$82.50) Adviser = 40% (or \$220) The SMSF Club = 45% (\$247.50)
<i>Retirement Planning - Contributions Advice (\$550)</i>	One of the biggest contributors to how much money you will have in retirement is how much you contribute to your superannuation. Your Adviser will calculate the impact of making additional contributions to your superannuation and ensure you do not breach the annual contribution limits. The advice will also include an analysis of the annual tax benefits of making additional contributions.	RM Capital = 15% (or \$82.50) Adviser = 40% (or \$220) The SMSF Club = 45% (\$247.50)
<i>Retirement Planning - Pension Advice (\$550)</i>	Your adviser will determine when you can access your superannuation (your preservation age) and calculate your annual minimum pension draw down amounts. Your annual pension draw down amount is particularly important if you are retired to ensure you comply with the Superannuation Industry Supervisory (SIS) Act.	RM Capital = 15% (or \$82.50) Adviser = 40% (or \$220) The SMSF Club = 45% (\$247.50)
<i>Full SMSF Advice (\$2,200)</i>	Financial advice covering all five of the SMSF areas outlined above.	RM Capital = 15% (or \$330) Adviser = 40% (or \$880) The SMSF Club = 45% (\$990)

For advice outside of these five core SMSF advice areas, additional advice feed will apply which is dependent on the time required to complete the advice. Prior to providing you with advice, The SMSF Club will provide you with an estimate of the feeds associated.

Personal Insurance

- Product provider pays one-off fee: Up to **77%** of the 1st years annual premium
- Product provider pays annual fee: Up to **22%**

<i>Worked Example</i>	<i>Revenue Split</i>
<i>\$1,000 insurance premium policy: New policy fee = \$770 Annual fee = \$220</i>	RM Capital = 15% Adviser = 40% The SMSF Club = 45%

Will my Adviser receive any soft dollar or other benefits?

From time to time your advisor 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 the details of fees and other benefits your adviser receives for recommending investments. We will provide this information to you when we make specific recommendations.

What about my privacy?

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:

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