

Financial Services Guide and Adviser Profile

Version BG1.05



RISK AND INVESTMENT ADVISORS AUSTRALIA PTY LTD

Risk and Investment Advisors Australia Pty Ltd
ABN: 21 104 922 394
Australian Financial Services Licensee No: 238141
Is associated with Beacon Financial Group Pty Ltd
(Beacon)

Head Office: Level 13, 111 Elizabeth Street
Sydney NSW 2000
Phone: 1300 133 511
Email: enquiries@beacongroup.com.au
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Khameo Nominees Pty Ltd

ABN: 20 382 117 447
Trading As Romeo Financial Services
Corporate Authorised Representative No. 421076

Joe Romeo

Authorised Representative No. 291956
of Risk and Investment Advisors Australia Pty Ltd

Office: 416 High Street
Northcote VIC 3070
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Beacon Financial Group Pty Ltd is a member of the Association of Independently Owned Financial Planners (AIOFP).

PART 1 – FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) is issued by **Risk and Investment Advisors Australia Pty Ltd** ABN 21 104 922 394 AFSL 238141, referred to as **RIAA**, “we”, “us”, and “our”. There are two parts to this FSG. Please make sure that you read both parts before making any decision based on our advice. This document is Part one and Part two is the Adviser’s Profile, which includes information about your financial adviser (“adviser”), who is one of our Authorised Representatives. Any reference to an adviser will include the details of the adviser’s company if they are part of a corporate entity. If the adviser’s profile is not attached please ask the adviser for this profile or contact **RIAA** Head Office whose contact details are in the next section. Your adviser is authorised by us to distribute this FSG.

WHAT IS A FINANCIAL SERVICES GUIDE (FSG)

The Financial Services Guide (FSG) is an important document that is designed to help you decide whether to use the financial services offered. The main purpose of the Financial Services Guide (FSG) is to give you an overview of the financial services that are being offered and it provides you with the following information:

- About us;
- What kinds of financial services we are authorised to provide to you;
- The process we follow to provide financial services;
- How we, our Authorised Representatives (and any other relevant persons) are remunerated;
- Are there any of our associations or relationships that might influence the financial services we offer?
- How we collect, use and disclose the information you provide to us
- Our complaints handling procedures and external dispute resolution procedures including how you can access them.

The terms Representative, Authorised Representative, Corporate Authorised Representative, and Advice Provider means that a person, or entity, is authorised to represent a business that holds an Australian Financial Services (AFS) licence. **RIAA** is the holder of an AFS Licence and is therefore responsible for the financial services provided, including the distribution of this Financial Services Guide (FSG).

As there are many different titles in the marketplace describing such authorised representatives and advice providers throughout this document we are describing them as Adviser(s) or Your Adviser(s).

ABOUT US

RIAA is owned by Linchpin Capital Group Pty Ltd ABN 58 150 975 116. RIAA is also closely associated with the Beacon Group which is the financial services arm of Linchpin Capital Group.

WHAT KINDS OF FINANCIAL SERVICES WE ARE AUTHORISED TO PROVIDE TO YOU AND WHAT KINDS OF FINANCIAL PRODUCTS DO THESE SERVICES RELATE TO ?

RIAA is authorised to provide product advice on and to deal in the following strategies and classes of products:

Strategies

Financial planning strategies including:

- Tax planning (in consultation with your tax adviser)
- Estate planning
- Business succession planning including life risk insurance
- Life Insurance and risk management
- Pre and post retirement planning
- Retirement income
- Social security advice
- Investments
- Self-managed superannuation funds (SMSF)
- Wealth accumulation
- Wealth creation
- Gearing
- Standard Margin lending
- Superannuation and rollover advice
- Asset allocation and management advice
- Ongoing advice and review services

Product Classes

- Deposit and payment products limited to; basic deposit products and deposit products other than basic deposit products.
- Debentures, stocks or bonds issued or proposed to be issued by a government.
- Life Products including: Investment Life Insurance Products, and Life Risk Insurance Products.
- Interests in managed investment schemes including: Investor directed portfolio services.
- Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997).
- Securities.
- Standard Margin Lending Facility.
- Superannuation.

Your Adviser may only be authorised to provide advice in some of the above areas. Please refer to the Adviser Profile (Part 2 of this FSG) which sets out those areas your Adviser is authorised to provide you with advice and recommendations.

Please note that only products approved by RIAA may be recommended by the adviser.

If you hold a specific product which is under a class of product covered by the RIAA licensee, your adviser may review and advise you on this product even though it is not on our Approved Product List (APL). However, your Adviser will not be able to deal in, write or arrange further business on this product if it is not on our:

- APL;
- is a product on which they are not authorised to provide personal advice. The Adviser Profile (Part two of this FSG) outlines the classes of financial products on which they can provide advice.

Your adviser may also conduct separate business activities such as accounting, mortgage advice and other services not provided under our licence. We are only responsible for the financial products and services described in this FSG and on our APL. From 1 July 2014, new regulation requires your financial adviser to declare whether they are a registered (tax) adviser and the tax (financial) advice service they are authorised to provide.

THE PROCESS WE FOLLOW TO PROVIDE FINANCIAL SERVICES

Your adviser acts as our Authorised Representative when providing personal advice to you and therefore we are responsible for any advice given. Your adviser is under an obligation to act in your best interests in relation to any personal advice provided to you (known as the 'best interest duty').

Your adviser is authorised by us to give you personal advice, but in order for them to do so, you need to provide them with information about your needs, goals and objectives. If you choose not to provide your adviser with this information, any advice they provide may not be appropriate to your needs.

PROVIDING YOUR ADVISER WITH INSTRUCTIONS ON HOW TO BUY OR SELL FINANCIAL PRODUCTS.

You may specify how you would like to give your adviser instructions, for example, in writing, fax or other written means. However, in all instances your adviser will require your instructions to be in writing. For your own protection, you should not:

- sign any blank forms or documents
- appoint any financial adviser to act as your attorney or authorised signatory
- nominate any financial adviser to receive your statements without you also receiving a copy, or
- give your adviser unclear or misleading instructions or false information.

Other documents that you may receive in addition to the FSG and Adviser Profile, your financial adviser may provide you with the following documents:

- A Statement of Advice (SoA) or Record of Advice (RoA).
Before your adviser provides you with any personal financial product or financial service advice (personal advice), they will collect information about you, your objectives, financial situation and needs. The SoA will set out the advice and the basis upon which it is given. You may then decide whether or not to act on it. It will also set out information about our remuneration and your adviser's remuneration and disclose any associations or relationships which might reasonably be expected to influence them when providing the advice. Any subsequent personal advice that is provided to you may, if it is in relation to advice which has already been provided to you previously in a SoA, will be documented in either a further SoA or a RoA, provided there has not been a significant change in your personal circumstances or the basis upon which the initial advice was provided. Copies of all advice documents will be retained on your client file and you may request a copy by contacting your adviser.
- A Product Disclosure Statement (PDS).
If a particular financial product (other than securities) is recommended by your adviser you must also be provided with a PDS issued by the product issuer. The PDS contains information about the benefits, risks and other features of the product, which will enable you to make an informed decision about whether to purchase the product.

HOW WE, OUR ADVISERS (AND OTHER RELEVANT PERSONS) ARE REMUNERATED

Both we, and your adviser receive remuneration from:

- service and advice fees paid by you;
- Remuneration and other payments paid by product providers;
- Commission / Brokerage
- other benefits.

All Fees and Remunerations must be paid to us, the Financial Services Licensee. We will then forward on to your adviser their share of the fee or remuneration.

No Fee or Remuneration is allowed to be paid to your Adviser directly or by way of direct debt to your adviser's account.

Service and advice fees paid by you

Your adviser will discuss and explain our fee structure with you before we provide you with any financial advisory services. The types of fees you can be charged are listed below. Also, you may be charged a combination, or part of, any of these fees:

- Fee for advice - your adviser may charge fees for the preparation and implementation of the advice. These fees will be based on your individual circumstances, the complexity of your situation and the time it takes to prepare personal financial advice for you.
- Ongoing advice fee - your adviser may charge a fee to provide ongoing portfolio reviews and/or for the provision of ongoing services. This fee will be either a set amount, or based on the amount of funds under our advice, and/or the time involved in reviewing your portfolio, e.g. an hourly rate. Your adviser will discuss these fees with you prior to giving you the advice.
- **General Advice / Execution Only instructions**
Where "General Advice" or an "Execution Only" instruction is provided, you may request particulars of remuneration payable to us and to your adviser, directly from your adviser. Please refer to the Adviser Profile attached for information about any portion of these fees that we may retain and please ask your adviser, or us, if you require further information about any of the fees and charges that you pay.

Payment methods

Our fees are either invoiced to you directly, or deducted from your investments, or a combination of these methods. Where it is debited from your investments, it is normally referred to as the Adviser Service Fee. In most instances, you will be able to select the method of payment that suits you best. Your Adviser will discuss and agree the method of payment with you before providing you with services. The specific fees and services that you will pay for will be set out in your SoA or other advice documents, your annual fee disclosure statement or client service agreement.

Your current options:

- You may choose to be charged a financial planning advice fee that is based on the time spent preparing your SoA (or other advice document) and is dependent on the complexity of the advice; or
- You may enter into a service agreement with your adviser that covers items such as ongoing advice, newsletters, annual reviews and portfolio valuation reports. You and your adviser should discuss the services to be included and the fee that you will pay. Alternatively, it will be set out in the service agreement provided by your adviser either before, or at the time, you are presented with your SoA.

Remunerations and other payments paid by product providers

If you implement a financial product through us, we may receive payments in the form of initial remuneration and/or ongoing remuneration from the financial product providers. These remunerations are included in the fees and premiums you pay for the product. This is not an additional cost to you.

Investment products held pre 1 July 2013

We may receive initial (upfront) remuneration from the product provider for additional amounts invested in products you held prior to 1 July 2013. Generally, the remuneration will be a percentage of the amount you invest (may be up to 5.5 per cent) and may vary from product to product.

We may also receive ongoing (trail) remuneration from the product provider on a periodic basis for the duration of your investment. Details of such remuneration (which may be up to 1.1 per cent) will be set out in your SoA.

Investment products held post 1 July 2013

For most products with an investment component entered into after 1 July 2013, remuneration, both initial and ongoing, will be agreed to by you with your adviser and detailed in your ongoing fee agreement you have with your adviser.

Risk insurance products

We may receive initial remuneration from the life insurance company for risk insurance products that you purchase and we may also receive ongoing remuneration when you renew your policy. This remuneration is taken out of the premium that you pay and is not a separate charge to you. Applicable risk insurance remunerations are included in the Adviser Profile and will be detailed in your SOA. No remuneration is payable on group insurance policies held within your superannuation that commenced after 1 July 2013. For group insurance policies within superannuation that commenced prior to 1 July 2013, remunerations may be received. Remunerations may also be received in relation to retail insurance policies held within superannuation irrespective of the date of commencement.

Other benefits - Adviser Participation Program

Equity Participation Program

Your adviser is eligible to participate in the Linchpin Capital Pty Ltd Adviser Equity Participation Program. Participation entitles the adviser to qualify for an equity stake in some related companies.

Advisers are chosen based on the adviser's total revenue, the increase in their revenue over the course of a year and importantly to their adherence to our professional standards, and practice development.

Corporate Partnership Program

Product providers listed on the Approved Product List (APL) may be invited to participate in a Corporate Partnership program. The payments received through this program are utilised to provide training and educational opportunities for your adviser. Your adviser does not share directly in these payments, but may benefit indirectly through the provision of subsidised conference attendance and training costs. Your adviser may also receive a range of other benefits, up to \$299, in value from product providers such as marketing support or sponsorship, entertainment and conferences, which will be disclosed in your SoA.

ASSOCIATIONS OR RELATIONSHIPS

Related entities

**The Financial Link Group (TFLG)**

ABN: 12 055 622 967 | AFSL: 240938
 Level 13, 111 Elizabeth Street
 Sydney NSW 2000

**Risk and Investment Advisors Australia Pty Ltd (RIAA)**

ABN: 21 104 922 394 | AFSL: 238141
 Level 13, 111 Elizabeth Street
 Sydney NSW 2000

**Interactive Mortgage and Finance (IMF)**

ABN: 49 130 407 091 | ACL: 391922
 Level 13, 111 Elizabeth Street
 Sydney NSW 2000

ASSOCIATIONS OR RELATIONSHIPS THAT MIGHT INFLUENCE THE SERVICES WE OFFER

**CPG Research and Advisory Pty Ltd**

CPG is licensed by the Australian Securities and Investment Commission (ASIC) to provide investment advice to wholesale investors, **AFSL 243361** and is wholly owned by Linchpin Capital Pty Ltd ABN 58 150 975 116. Linchpin Capital Pty Ltd (LPC) also owns Beacon Financial Group Pty Ltd who owns and/or manage several distribution channels. The distribution channels are Risk and Investment Advisors Australia Pty Ltd, AFSL 238141 owned by the Linchpin Capital Pty Ltd and The FinancialLink Group Pty Ltd, AFSL 240938 owned by the Beacon Financial Group Pty Ltd that maintain financial services licences and appoint a number of Authorised Representatives.

CPG Research & Advisory Pty Limited (CPG) is an asset consultant that works with the provision of research and advisory to AFSL licensees, financial advisers and wholesale investors to develop, implement and manage their investment portfolio/s.

CPG is a leading provider of investment consulting services. Offering comprehensive customised solutions to a broad range of institutional investors such as superannuation funds, insurers, local authorities, government agencies, universities, foundations, not-for-profit organisations and firms that service the wealth management sector. CPG is regarded as Australia's foremost researcher of enhanced cash investment.

CPG is Sydney based and services clients all over Australia, including regional areas. CPG has approximately 60 clients across Australia, and has in excess of \$7 billion in funds under advice with more than 50 institutional clients. CPG has 22 years of experience as an advisor and asset consultant. Clients have been as geographically diverse as Bahrain, Kwinana (WA), Kingsborough (TAS), Townsville (QLD) and Auckland (NZ).

CPG does not manage assets or manufacture products for sale to its clients anywhere in the world. As such we are one of the very few truly independent global providers of investment consulting services.

Unlike our competitors, CPG does not issue, distribute or underwrite its own investment funds or securities, does not trade as principal and does not act as a market maker in securities. Recommended Products are drawn from the whole of the market, and CPG is not controlled or influenced by any product provider.

Conflict of interest

A broad range of Conflicts of interests occur in the financial services industry which could have the potential to arise when providing financial services advice to both retail and wholesale clients, however these conflicts can be properly addressed by the imposition of proper controls and the appropriate disclosures so that the client can make an informed decision as to whether or not to proceed with the recommended financial advice.

Despite the number of relationships that represent or could represent a conflict of interest, or potential conflict of interest as disclosed above, the primary obligation of the adviser and the Licensee is to place the interest of the client ahead of their own interest on all occasions. In this way the client can be confident in the integrity of the financial advice they receive.

A full and frank disclosure of how the financial adviser is remunerated, the amount of the fees, the details of the services provided, the split of any fees or remuneration with any associations and the material benefits that may be derived from such associations are provided in this Statement of Advice

Where your adviser recommends a product or a service operated by a related company, or arranges for you to participate in an Initial Public Offer (IPO) underwritten by a related company, or an associated business relationship we and your adviser may receive a fee for that product or service.

Other

Within the group of companies there are common directorships. Directors receive an annual remuneration for the provision of their services to the relative company.

Referral arrangements

Your adviser may have referral arrangements or associations with other financial services providers, such as accountants. These are detailed in the Adviser Profile and may be referred to in any advice document provided to you.

HOW WE COLLECT, USE AND DISCLOSE INFORMATION

Your adviser will retain the following personal information on your client file:

1. A record of what you tell your adviser about your objectives, financial situation and needs to enable your adviser to give you personal advice.
2. A copy of all personal advice provided to you. This includes the Statement of Advice or Record of Advice (SoA or RoA) provided to you when you initially received personal advice, as well as any subsequent advice. and
3. Other records relating to the provision of financial services and advice given to you. Ask your adviser if you would like to examine your client file. You can request a copy of any advice document either by phone or in writing. Please allow at least seven working days to process your request.

If your adviser leaves our licence and starts providing financial services under another licensee, your information may be transferred to the new licensee. You will be advised of any such transfer prior to it taking place and you will be given the opportunity to remain with one of our **RIAA** advisers if you prefer to do so.

Your privacy

We are committed to maintaining the privacy and security of your personal information. Your personal information will be collected for the primary purpose of providing you with the services described in this FSG. If you do not provide the personal information requested, we may be unable to provide you with the financial services you have requested.

We may also need to pass on some of your personal and financial information to third parties such as product providers, only to the extent that the information provided to these third parties is needed in order for a financial product or service to be provided to you.

Anti-Money Laundering and Counter Terrorism

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act 2006 (Cth) to verify your identity and the source of any funds. This means that we will ask you to present identification documents to meet the 100 points assessment such as your passport or driver's licence. We will also retain copies of this information. In connection with providing our services to you, we may disclose information about you to your Authorised Representatives and to other professionals, such as insurance providers, superannuation trustees, product issuers, auditors and our service providers.

We are unlikely to disclose your personal information to overseas recipients. However, any overseas disclosure does not affect our commitment to safeguarding your personal information and we will take reasonable steps to ensure any overseas recipient of your personal information complies with the Australian privacy law. Should your adviser utilise an overseas service provider, these arrangements will be detailed in their Adviser Profile.

Your Privacy

Your personal information will be handled in accordance with our Privacy Policy which outlines how we collect, use, store and disclose your personal information. For more information, including how to access or correct your personal information, or how to complain about a breach of the Australian Privacy Principles, please read our Privacy Policy which can be accessed on our website (www.beacongroupp.com.au) or by contacting us on 1300 133 511 or by writing to:

Privacy Officer

Risk and Investment Advisors Australia Pty Ltd

GPO Box 1472

Sydney NSW 2001

or by asking your adviser for a copy.

OUR COMPLAINTS HANDLING PROCESS

If you have a complaint about the financial services provided to you, you should take the following action:

1. Speak to your financial adviser about your concerns, or
2. Call us on 1300 133 511

If after speaking to us or your financial adviser, and your complaint is not resolved within five business days, please write to:

Compliance and Professional Standards Manager

Risk and Investment Advisors Australia Pty Ltd

GPO Box 1472

Sydney NSW 2001

Or Email compliance@beacongroupp.com.au

We will try and resolve your complaint quickly and fairly. If your complaint cannot be resolved by us to your satisfaction or within 45 days, you may refer your complaint, free of charge, to the Australian Financial Complaints Authority (AFCA) of which **Risk and Investment Advisors Australia Pty Ltd** is a member.

AFCA can be contacted on:-

1800 931 678 or via mail:

Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001.

Email: info@afca.org.au

Website: www.afca.org.au

Alternatively, other matters can be referred to the industry regulator, the Australian Securities and Investments Commission (ASIC) on 1300 300 630 or via the website www.asic.gov.au.

Professional Indemnity (PI) Insurance Cover

Our professional indemnity insurance covers us and our authorised representatives for the services provided under our Australian Financial Service Licence. This includes claims relating to the conduct of staff and representatives who no longer work for us, but did so at the time of relevant conduct. Our policy meets the requirements of the Corporations Act 2001 (Cth).

PART 2 - ADVISER PROFILE

INTRODUCTION

This Adviser Profile is Part 2 of our Financial Services Guide (FSG) and provides you with further information about your Authorised Representative of RIAA. The Adviser Profile must be read in conjunction with Part 1 of the FSG and if Part 1 is not attached please ask the adviser for this profile or contact RIAA's Head Office on 1300 133 511.

WHO IS MY ADVISER?

Your adviser is Joe Romeo (ASIC Authorised Representative No. 291956) of Khameo Nominees Pty Ltd Trading As Romeo Financial Services whose Australian Securities and Investments Commission (ASIC) number is 421076. Khameo Nominees Pty Ltd is a Corporate Authorised Representative of Risk and Investment Advisors Australia Pty Ltd.

Joe's contact details are:

Office Address:	416 High Street, Northcote VIC 3070
Postal Address:	PO Box 323, Northcote VIC 3070
Telephone:	03 9410 9260
Mobile:	0412 341 853
Email:	joe@romeofs.com.au
Company Website:	www.romeofs.com.au

Experience:

Financial Adviser since 1983

Qualifications:

Advance Diploma Financial Planning Certified Financial Planner Certified Financial Strategist Accredited Self-Managed Superannuation Adviser Accredited Listed Products (Shares) Advice Registered Tax (Financial) Adviser

Memberships:

Association of Financial Advisers Association of Independently Owned Financial professionals

WHAT KINDS OF FINANCIAL SERVICES ARE YOU AUTHORISED TO PROVIDE ME AND WHAT KINDS OF FINANCIAL PRODUCT/S DO THOSE SERVICES RELATE TO?

Joe is authorised by Risk and Investment Advisors Australia Pty Ltd to provide product advice on and to deal in the following strategies and classes of products:

Strategies

Financial planning strategies including:

- Tax planning (in consultation with your tax adviser)
- Estate planning
- Business succession planning including life risk insurance
- Life Insurance and risk management
- Pre and post retirement planning
- Retirement income
- Social security advice
- Investments
- Self-managed superannuation funds
- Wealth accumulation
- Wealth creation
- Standard Margin lending
- Superannuation and rollover advice
- Asset allocation and management advice
- Ongoing advice and review services

Product Classes

- Deposit and Payment Products - Non-basic Deposit Products
- Investment Life Insurance Products
- Life Risk Insurance Products
- Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
- Superannuation (Including SMSF)
- Standard Margin Lending Facility

Only products approved by Risk and Investment Advisors Australia Pty Ltd may be recommended by the adviser.

HOW ARE ANY REMUNERATIONS, FEES OR OTHER BENEFITS CALCULATED FOR PROVIDING THE FINANCIAL SERVICES?

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. The payment options for the provision of financial services will be discussed with you by your adviser and are as follows:

- Fee for service
- Implementation fees
- Transaction fees
- Brokerage / Commission / Remuneration
- Ongoing service fees
- Or a combination of the above depending on what best suits the client.

Please note that the type of payment option can also depend on the type of product and/or advice implemented, and your adviser will discuss this with you.

All fees, remuneration, commission and brokerage payments received for the financial services provided are paid to Risk and Investment Advisors Australia Pty Ltd. Risk and Investment Advisors Australia Pty Ltd retains a percentage of these payments and forwards the balance to Khameo Nominees Pty Ltd. Khameo Nominees Pty Ltd then pays Joe a combination of salary and other benefits for the provision of financial services.

ACKNOWLEDGEMENT OF RECEIPT

Signing this page confirms receipt of both Part 1 and Part 2 of the Financial Services Guide issued by Risk and Investment Advisors Australia Pty Ltd and Joe Romeo of Khameo Nominees Pty Ltd Trading As Romeo Financial Services.

PLEASE RETAIN BOTH PARTS 1 AND 2 FOR YOUR REFERENCE AND FOR ANY FUTURE DEALINGS



RISK AND INVESTMENT ADVISORS AUSTRALIA PTY LTD

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 Corporate Authorised Representative No. 421076

Joe Romeo
 Authorised Representative No. 291956
 of Risk and Investment Advisors Australia Pty Ltd

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Website: www.romeofs.com.au

VERSION DETAILS

Financial Services Guide:	BG1.05	17.06.2019
Adviser Profile	AP001	17.06.2019

DECLARATION

I / We acknowledge receipt of both Parts 1 and 2 of this Financial Services Guide

Name:	<input type="text"/>	Name:	<input type="text"/>
Date:	<input type="text"/>	Date:	<input type="text"/>
Signature:	<input type="text"/>	Signature	<input type="text"/>