



R&S WEALTH GROUP

IMPORTANT INFORMATION ABOUT THIS GUIDE

R&S Wealth Group (R&SWG) is the provider of any personal advice that you may receive, and this Financial Services Guide (FSG) has been designed to provide you with important information about these services.

In this FSG 'we', 'our', or 'us' means R&S Wealth Group (ABN 26 657 616 683) holding Australian Financial Services License (AFSL) 540872.

R&SWG is a professional Australian financial services advice licensee offering a comprehensive range of financial services and central to our core values is the provision of financial advice that is solely in the best interests of our clients.

R&SWG advisors adhere to the financial services laws and the Code of Ethics at all times.

IMPORTANT NOTE ON ADVICE

Your adviser is authorised by R&SWG to provide financial product advice in the areas specified within their Certificate of Authorisation issued by R&SWG. Your adviser is limited to financial service advice and products detailed within this FSG.

The authorisations that your adviser is able to provide are detailed on the last page of this FSG. R&SWG does not provide advice in the areas of taxation, derivatives, lending, and/or property.

For clarity, your adviser may also be able to provide advice, other than financial services advice, such as accounting, lending and/or taxation, but only if they are a qualified accountant or tax agent; they may also be able to provide mortgage advice if they are a broker authorised under a licensed credit provider, and/or property but only if they are a licensed real estate agent.

Again, advice in these areas is not provided by R&SWG and should not appear in any advice documents provided to you by your adviser from R&SWG, if any of the above are detailed in your SoA please contact R&SWG immediately.

ABOUT THIS FSG

This FSG is an important document which provides you with information about **R&S Wealth PTY LTD** and the advice and services that we are licensed to provide, any fees you are likely to pay for that advice will be detailed in your Letter of Engagement and/or your Statement of Advice.

Each adviser is issued with a Certificate of Authorisation which defines the advice and products the adviser is able to provide to you.

At the back of this FSG is an Authorisation Statement which details the authorisations of the specific knowledge areas and experience of your adviser.

"Lack of Independence" Statement

Your advisor may receive commission on life insurance products as explained in this FSG. For this reason, we cannot refer to ourselves or our advice as independent, impartial or unbiased. (See also Conflicts of Interest – Risk Products)

You must read all of this guide carefully.

Key Information Statement

The Financial Services Guide (FSG) is designed to assist you in deciding whether to use any of the products and services offered by R&SWG and our advisers.

The information in the FSG covers such aspects as:

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| <ul style="list-style-type: none">• Information about R&SWG as licensee• Who will be responsible for providing the financial services described within this FSG and provided to you as the client.• Details of the financial services and/or products R&SWG can provide as well as details of what services and/or products R&SWG does not provide• The financial planning process• Documents you may receive | <ul style="list-style-type: none">• Further important information about the advice/recommendations• Remuneration received by R&SWG and your adviser• Relationships which might influence R&SWG or your adviser in providing financial services• The complaints procedure and compensation arrangements |
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Should your adviser provide advice and/or a financial product to you, you will receive a Statement of Advice (SoA) as well as various disclosure documents such as Product Disclosure Statements (PDS).

The SoA details the financial advice provided to you and covers such matters as the advice and product recommendations, any remuneration payable, the risks and disadvantages associated with the advice and/or product recommendations, and all details of any relationships which might influence your adviser in providing the financial advice and/or product recommendations.

The PDS details all aspects of the investment and/or risk insurance product(s) recommended. The purpose of these documents is to keep you fully informed and to provide you with an understanding of the advice and the products recommended within the Statement of Advice (SoA).

Relationship Between R&SWG and Your Adviser

Your adviser provides financial services on **behalf of R&S Wealth Group Pty Ltd AFSL 540872 (R&SWG)**.

When your adviser has adhered to R&SWG's Approved Product List, R&SWG is responsible to you for any of the financial advice services and products your adviser has recommended.

This FSG includes details of the adviser's Authorised Representative number, accreditations, qualifications and experience, the areas of advice and types of investment and/or risk insurance products or services we have authorised your adviser to provide to you.

Details of remuneration payable by you to your adviser are generally negotiated between you and your adviser and will be detailed in various documents such as the Letter of Engagement and Statement of Advice.

R&SWG demands a minimum standard of professional behaviour from all its advisers, and advisers are required at all times to act in the best interests of their clients, to act honestly, professionally, fairly, efficiently, objectively, and without conflict in the provision of the financial services offered by R&SWG.

You may ask for a copy of the original Certificate of Authorisation at any time from your adviser or R&SWG.

Financial Services and Product Offering by R&SWG

R&SWG is authorised to offer services and/or products to you in the following areas:

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| <ul style="list-style-type: none">• Financial Planning• Salary packaging• Social security• Estate planning• Basic and non-basic deposit products• Managed Investments | <ul style="list-style-type: none">• Bonds and fixed interest• Securities• Superannuation• Retirement planning advice• Self-Managed Superannuation Funds advice• Personal and business risk insurance |
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Your adviser may only be authorised to provide advice to you in **some** of the above areas. Please refer to the Authorisation Statement at the back of this FSG which sets out the areas of advice and types of products that your adviser is able to provide.

What Services and/or Products Does R&SWG Not Provide?

R&SWG is responsible for only those services and products set out in its AFSL and your advisers FSG.

The adviser **must not** provide any other services or products other than those listed in their Certificate of Authorisation. The products below are examples of advice services and products **not** supported by R&SWG.

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| <ul style="list-style-type: none">• Banking services (other than cash or term deposits)• Credit assistance and credit activity• Loan facilities including residential loan facilities and margin loans | <ul style="list-style-type: none">• General insurance advice• Legal advice• Accounting and tax advice• Real estate property advice• Derivatives or Foreign Exchange |
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If you have any concerns in this regard, please contact our Head of Compliance directly on 02 9241 5906.

The Financial Planning Process

R&SWG's aim is to ensure that you are provided with advice that is tailored to your needs and in your best interest.

The steps that follow provide an overview of how this process operates and ensures that the proper disclosure of the risks associated with your particular investments and insurances are explained. It is important that you provide us and your adviser with the correct information about your actual circumstances so that we are able to provide you with the appropriate advice to meet your specific requirements and needs.

Step 1

Firstly, you have been provided with this FSG.

In the case of any general advice that has been provided, you will have been provided suitable general advice warnings.

In order for your adviser to be able to provide you with the most appropriate advice, you will be asked to provide information about your personal circumstances. This will include information about your short- and long-term goals and objectives, and your current financial situation.

Step 3

Consideration is also given to the identification of any financial issues that may be present or that may arise in the future such as long-term illnesses. The solution will be tailored using well researched products from the R&SWG Approved Product List (APL) and matched to your relevant personal needs and objectives, matching the portfolio to your risk profile and protecting those plans once put in place.

Step 5

Subject to your agreement and signed instructions, the recommendations will be implemented.

Step 2

The information collected is recorded in a Client Data Form. This together with a Client Risk Profile assessment enable your adviser to understand your needs and objectives, and to analyse and determine the most appropriate advice in your best interests for your particular circumstances.

Step 4

A Statement of Advice (SoA) is then prepared and provided to you by your adviser.

This SoA sets out various recommendations made by your adviser, the basis on which those recommendations are made and, amongst other things, the remuneration payable for researching, designing, implementing, and maintaining those products and services recommended.

Step 6

The information contained in the SoA will be reviewed and revised at regular intervals as agreed by you, or when your particular circumstances change.

Documents You May Receive

You may receive one or more of the following documents when your adviser provides advice and/or any recommendation(s) on investment and/or risk insurance products to you:

1. Statement of Advice (SoA)

The SoA may be a full advice document given to clients where personal advice has been provided with that advice taking into account your current financial position, goals, objectives, as well as your short-, medium- and long-term needs.

You must confirm your adviser's assessment of your personal financial circumstances, goals and objectives, and risk profile, as well as confirming acceptance of the advice provided through the SoA. Key information contained within the SoA document may include:

- Your personal and financial circumstances
- Your stated goals and objectives
- The advice given
- The basis on which the advice and/or financial product recommendations are given
- The risks and/or disadvantages associated with the advice/recommendations
- Information about remuneration or other benefits that may be received and,
- Any benefits, interests or associations that may have influenced your adviser in the provision of the advice.

Incorporation by Reference (IBR)

An SoA may refer to other documents, this means that the document referred to is part of your SoA. You must read any documents referred to by the SoA as they form part of the advice.

Limited or Scaled Advice

Some SoAs may be scaled advice SoAs where the advice contained is limited to specific advice either requested by you, the client, or limited because you did not want to provide personal details or refused the complete advice offered. In these circumstances, you will be required to acknowledge these limitations.

2. Record of Advice (RoA)

If your adviser has previously provided you with an SoA, and then provides you with additional advice which is related to previously provided advice, generally in the form of product advice and is inclusive of periodic reviews (which takes into account your relevant personal circumstances), you may receive written confirmation of that advice. This may be in several forms but is still considered an RoA, and will be added to your client file along with any notes.

If further or additional advice is provided by your adviser, you are able to request a written copy of that advice (if it has not already been given) by contacting your adviser in writing. You may make such a request up to seven years after the advice has been given.

3. Supplementary Statement of Advice (SSOA)

SSoA represents additional advice to be incorporated as part of the original SoA. The SSoA is used to provide further advice to a client with whom an SoA has previously been provided, but the advice is to supplement advice already provided.

Its usage avoids unnecessary duplication of information already provided to you, the client. However, you are likely to be required to sign a confirmation that your circumstances have not changed materially from those confirmed in the previous SoA.

4. Product Disclosure Statement (PDS)

Should your adviser make a recommendation to you about a particular investment and/or risk insurance product, or offer to arrange the issue of a financial product on your behalf, you will receive a PDS (prepared by the product provider). The PDS will contain information that will assist you in making an informed decision about that product and should be viewed as an extension of the SoA.

The PDS usually includes information about product features, risks that your adviser should go through with you in detail, the costs associated with that product, as well as details of other fees and charges which may apply, including management expense fees and other fund manager costs. These are detailed in the PDS and described

as Management Expense Ratios or Investment Cost Ratios (MERs/ICRs). Usually, the PDS will contain the application document that you will be required to complete in relation to that investment or risk product.

5. Target Market Determination (TMD)

From the 5th of October 2021, product manufacturers are required to provide a document titled TMD. The TMD is a document that describes the class of consumers comprising the target market for the product(s). The TMD also sets out matters that are relevant to the product's distribution and review. R&SWG is considered a product distributor. However, an adviser is able to override the product manufacturer's TMD recommendation as they consider a client's personal financial situation and risk profile. If you have any concerns regarding a product manufacturer's TMD and the advice provided, you should discuss this with your financial planner.

Further Information About the Advice and/or Recommendations

Will advice be given that is suitable to your needs and financial circumstances, and in your best interest?

Your adviser is obliged to do so by the Code of Ethics and the law. Your adviser must be able to demonstrate to you that a reasonable basis exists to support the personal advice provided to you, and that the advice is in your best interest, and, apart from any specified, is free of conflicts.

To be clear, your adviser will need to ascertain your goals, objectives, financial situation, relevant personal and financial circumstances, and needs before he or she recommends any advice, investment and/or risk insurance products or services to you.

You will be asked to provide accurate information on the above and to keep your adviser updated on any changes to ensure the advice provided and products recommended remain relevant to your personal circumstances.

You have the right not to divulge any information should you not wish to do so. In that case, your adviser will warn you about the possible consequences of not providing relevant personal and financial information, including limitations on the advice which can be provided. Should you withhold information regarding your health when purchasing personal insurances, in the event of a claim, it is more than likely that any personal insurances put in place by your adviser could be cancelled from inception. You must disclose all health issues, no matter how old or minor when applying for personal insurances.

You should thoroughly read the information in your SoA before making any decisions relating to the advice or any investment and/or risk insurance product or service.

What should you know about any risks of the advice, investment and/or risk insurance products or services that are recommended to you?

Please be aware that there are risks associated with investing in financial markets which may adversely affect the value of your investment(s). Your adviser will explain to you, and fully outline in the SoA, both the generic and specific risks of the financial products recommended to you.

PDS' may also outline the key risks associated with the particular product(s) being recommended, and you must read and consider both the risks and any disadvantages laid out in the SoA, in conjunction with the relevant PDS material, before proceeding to purchase any product(s) recommended.

If you feel that you need further clarification in any area of advice or product contained in the SoA, please ask your adviser prior to providing your signature to proceed. You must not proceed if you do not fully understand the advice and/or products recommended.

Does R&SWG provide Tax advice?

NO. R&SWG does not provide taxation advice. If you must rely on any tax examples within the SoA, you should seek your own taxation advice from a tax specialist. Any calculations within the SoA are examples only and should be checked with your Accountant.

Reviews

Markets, investments, and your personal and financial circumstances can change over time. Reviewing your goals, circumstances, advice, investments and/or risk insurance products held, is vital to ensuring that you remain on track to meet your short- to long-term objectives. A comprehensive personal review service is provided by advisors to all our clients, which will update your advice in line with your ongoing needs, and will implement any changes agreed by you.

FINANCIAL SERVICES GUIDE

VERSION 2.1 COMMENCING 31 March 2023

R&SWG requires its advisers to provide (at a minimum) an annual review to each and every client who is paying an ongoing service advice fee. This fee is charged for any and all ongoing investment advice dependent on the type and the complexity of the service being provided to you by your adviser.

Your adviser will provide you with details of any fees to be charged in relation to the advice and implementation work for you. These fees will be quoted in any Letter of Engagement and detailed in the Statement of Advice (SoA). Any ongoing service fee will be explained in full within the SoA.

No ongoing service fee can be charged without your prior and agreed written consent. On an annual basis, you will also receive a Fee Disclosure Statement (FDS) detailing the services and fees paid through the year, as well as providing you with an estimate of your forthcoming years' services and fee estimates.

Fees and Other Important Information

R&SWG and your Adviser – Fees

As R&SWG is the licensee and is responsible for all advice provided to you, and all fees and commissions whether directly from you the client, or from a product or platform provider authorised to do so by you, must come to R&SWG.

You should note that R&SWG does not receive, and will not allow, any conflicted remuneration (i.e., Volume bonus, asset commissions etc) to be paid to R&SWG or your adviser, from any product providers. However, R&SWG may receive sponsorship monies from product providers to assist in adviser education, IT and advice research. This is covered further in this document.

Your adviser **does not share** any part of their fees or commissions with R&SWG, that is, R&SWG remits 100% of all fees and commissions due to your adviser, directly to your adviser. Your adviser is required to pay a Monthly Advisor Fee (MAF) to remain authorised with R&SWG, as well as to receive all of the services we provide to your adviser. This fee is a flat fee and has no correlation with the amount of business written nor any Funds Under Advice (FUA). R&SWG is contractually able to deduct any monies owed from these adviser fees and commissions.

What remuneration will your adviser receive?

Fees are always agreed between you and the adviser, and must be detailed by your adviser in any Letter of Engagement and/or the SoA or other advice document. The cost of providing advice, a financial product or service to you will depend upon the nature and complexity of that advice, financial product and/or service provided.

Generally, whenever your adviser provides a recommendation for an investment and/or risk insurance product or other service, your adviser will be compensated through a combination of: Initial Fee for the advice and/or service, an Ongoing Advisor Service Fee when you have agreed to the provision of an Ongoing Service Fee Arrangement (OSFA), and insurance commissions from any products received by you. Insurance commissions are not considered to be an OSFA.

Likely fee processes you may undergo with your adviser:

- a) Meet adviser and receive this FSG and a Letter of Engagement which may include an invoiced initial fee
- b) In a further meeting(s) you will receive an SoA which will clearly detail: Initial fees, any ongoing services fee as well as any commissions to be paid
- c) All initial fee payments are deposited within the R&SWG Advisor Fees Trust Account
- d) Any Ongoing Advisor Service Fee is received into this R&SWG Advisor Fees Trust Account
- e) Commission payments are received into R&SWG Advisor Fees Trust Account
- f) R&SWG will pay 100% of the amounts owed to the adviser, less any monies owing to R&SWG.

Initial Advisor Fee(s)

Any fees payable by you will be detailed in the Statement of Advice provided by your adviser.

All Initial Fees will be paid directly to R&SWG. If for investment or superannuation advice, this may be cheque, credit card or EFT, or paid via the issuer of the investment product(s), which your adviser has recommended. This payment may be directly by you, or deducted from the initial amount you have invested with the relevant product provider at the time the investment product is placed and issued to you.

This fee should not be confused with contribution fees which, for the most part, no longer exist.

With risk insurance products, this commission is not deducted from the insurance premium, as it has already been priced into the product. It is paid to R&SWG by the relevant insurance provider and is calculated on the premium payable.

All insurance products have upfront commissions and ongoing commissions which, in certain circumstances, can result in a conflict of interest. However, all advisers must act in your best interest.

Ongoing Service Fee Arrangement (OSFA)

If an OSFA is to be charged, this fee may be either:

- A fixed dollar amount
- A percentage of the value of funds initial investment
- A determined amount, based on the number of hours spent developing your advice document; or
- A combination of the above.

Any ongoing services will be detailed in the SoA.

The OSFA can be paid directly but generally is deducted from a particular account or product. Where you receive advice on superannuation and other investments and/ or insurance you may receive two (2) invoices.

Ongoing services your adviser may supply include portfolio maintenance, admin assistance and an annual review. Your adviser will provide you with further details where relevant and these will always be detailed in your SoA. Your adviser will also provide you with a detailed breakdown of these ongoing service fee arrangements on an annual basis in a Fee Disclosure Statement (FDS). Alternatively, your adviser may invoice you annually but will still provide you with an FDS at the end of the year.

Conflicts of Interest – Risk Products

Where your adviser advises you to take out life insurance, they may receive commission based on the premiums charged by the product issuer for the insurance you purchase. Consequently, the more insurance you purchase, the more commission your adviser receives. Countering this is that our advisers work in your best interest and other than commissions, which are generally consistent across life insurance companies, receive no bonuses for providing a particular product. In all cases, your adviser is able to reduce the amount of commission they are entitled to, and you may wish to discuss this further with your adviser.

Referred Clients

Should you be referred to your adviser by a third party (e.g., an Accountant), the third party may receive a fee, commission or other benefit for that referral. This fee comes out of the fees received by your adviser and does not represent an additional cost to you. You will receive more detailed information concerning any referral fees in your SoA.

Broker Fees

R&SWG may receive a payment from a share broker for an Initial Public Offer or some other listed product through the ASX or foreign exchange. R&SWG may pass these on to the adviser if it is possible to do so under the law. All fees are described in the SoA or other related document(s) provided to you at the time the advice is provided.

Related Parties and Sponsors

Advisers are prohibited by law and the Code of Ethics from receiving conflicted remuneration (e.g., investment commissions, ongoing investment commissions or volume bonuses) from any companies. However, some product providers may elect to support businesses by providing sponsorship.

Sponsorship monies may also be used to pay for research and IT such as Lonsec and FE Research. Sponsorship funds cannot be and are not used for any other purpose than those specified here. R&SWG may receive sponsorship monies from other product providers for partnering in the ongoing development of adviser education. R&SWG is selective in the choice of partners to ensure that NO undue influence is applied to our advice by the promotion of particular products. Moreover, they are selected for their ability to present at professional development days in their particular sector or area of expertise.

R&SWG warrants that it will not promote a sponsor product over another product issuer's product, and we go to great lengths to ensure that all advice is unbiased. Sponsorship does not preclude other product issuers from coming to these events.

Currently we have no sponsors.

Advisor Incentives

Neither R&SWG nor its adviser receive any product-based volume bonus commissions or other product or fund incentives based on funds under advice. This type of remuneration is defined as 'conflicted', and is not acceptable under the Corporations Act as defined in Regulatory Guide RG 246 as well as FASEA's Code of Conduct.

Alternative Remuneration

In accordance with industry requirements, and as outlined in the Financial Services Council (FSC) and as required by the Corporations Act and Regulatory Guides issued by ASIC from time to time, R&SWG and your adviser maintains a Gifts and Benefits Register. This Register is governed by the R&SWG Gifts and Benefits Policy which must be adhered to at all times. The Register contains information about any alternative forms of payments or soft dollar benefits over \$300 that may be received (e.g., lunches, gifts, tickets to events and conferences).

If you wish to inspect the Gifts and Benefits Register, please ask your adviser or contact our offices.

What information does R&SWG maintain in your file and can you examine the file?

Your adviser must maintain an electronic record of your personal information, which includes details of your relevant personal circumstances. They will also maintain records of any advice/recommendations made to you in the course of taking instructions from you, as well as any SoA or other relevant advice document they have provided to you. Your adviser is only required by law to keep each SoA for a period of 7 years from its acceptance by you.

Can you provide your adviser with instructions about how you wish to buy or sell financial products?

Yes. If you require a specific product or execution of a trade, your adviser is able to do this for you. Generally, you need to provide your instructions to your adviser in writing, email or by electronic means. You should retain a copy of these instructions. Your adviser will require you to acknowledge your instructions to them.

How does R&SWG deal with the Anti-Money Laundering/Counter-Terrorism Financing Act 2006 as amended (AML/CTF Act)?

R&SWG has an obligation under the AML/CTF Act to verify your identity before any financial products and/or services can be provided to you. R&SWG does this by acting as an agent for the relevant product suppliers. You will need to present certain documentation to satisfy the customer identification requirements of the AML/CTF Act.

Privacy Considerations

R&SWG is committed to ensuring your privacy and security are protected through our Privacy Policy. A copy of the Privacy Policy is available from your adviser or by clicking [here](#).

What Products can my adviser recommend?

Subject to having the appropriate authorisations as detailed specifically for your adviser on the last page of this document (FSG) as well as in the Certificate of Authorisations issued by R&SWG, and any other prerequisites that apply. Subject to these authorisations, your adviser is able to recommend any product on the R&SWG Approved Product List (APL).

If you are a new client with existing products within your portfolio, and you hold a product not on this list, your adviser may request that the product be added to the R&SWG APL.

If R&SWG is unable to place this product on the APL, you may be asked to sign a waiver should you wish to keep that product or sell down the product and purchase a similar product that is on the R&SWG APL. If you request to sign a waiver to keep the product within your portfolio outside of our advice, this must be disclosed in the new SoA with a note that this product is outside of the R&SWG Approved Product List and was requested by the client and is outside of the scope of the advice provided by your adviser.

Your adviser must disclose all relevant remuneration relating to these product commissions and fees including any conflicted remuneration. Under the Code of Practice and certain circumstances your adviser may not be able to deal with a particular transaction and may suggest another adviser to deal with the particular circumstance.

Complaints Procedure

What should you do if you have a complaint?

If you have a complaint about any service provided by your adviser, you should take the following steps:

1. Contact the Compliance Officer at R&SWG to discuss your complaint. The Officer will acknowledge the complaint within 5 business days.
2. A response letter will be prepared and issued to you within 45 days detailing the complaint and advising you of your rights, any proposed solutions and further avenues should you not accept the resolution proposed.

If you are not fully satisfied with this response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA) of which R&SWG is a member.

You are able to lodge a complaint with AFCA directly online: <https://www.afca.org.au>

Additionally, the Australian Securities and Investments Commission (ASIC) has a free call Infoline on 1300 300 630, which you may use to obtain information about any further rights you may have.

What compensation arrangements does R&SWG have in place?

The Corporations Act 2001 (Cth) requires R&SWG to operate a compensation arrangement which is designed to compensate retail clients for losses they suffer as a result of a breach by R&SWG or its advisers of the obligations outlined in Chapter 7 of the Corporations Act. To this end, R&SWG has comprehensive Professional Indemnity insurance in place which covers both R&SWG and our advisers (including the conduct of those advisers who are no longer authorised by R&SWG, but were so at the time of the advice).

These compensation arrangements meet the requirements specified by the Corporations Act and ASIC from time to time.

Pre-requisite to Further Advice

Where your adviser provides you with further and/or additional advice, an updated FSG will be provided and where relevant, a Record of Advice also.

Any questions?

Please contact your adviser if you have any questions regarding this FSG or the investment and/or risk insurance products or services he/she provides.

This FSG should be retained by you in a safe place for future reference.

ADVISER AND THEIR AUTHORISATIONS

Your adviser is **Sue-Ellen Hogan** whose company trades under the business name Riviera Wealth Partners. is an Authorised Representative of R&SWG, AFSL 540872. Sue-Ellen's authorised representative number as issued by the Australian Securities and Investments Commission (ASIC) is AR 239425.

AUTHORISATION STATEMENT

Sue-Ellen Hogan is authorised to provide you with advice and deal in the following areas:

- Life products including:
 - Investment life insurance products
 - Life risk insurance products such as term life, TPD, trauma and income protection, business expense, keyperson, shareholder insurance
- Superannuation products (restricted to Life Risk Products only)

Can provide tax (financial) advice services: Yes

NOTE: We do not provide tax advice and you should seek independent tax advice from a tax specialist.

YOUR ADVISER'S EXPERIENCE AND QUALIFICATIONS

A passionate Risk Adviser, Sue-Ellen specialises in the areas of Income Protection, Business Expenses, Term Life, Trauma, Needlestick, Children's Trauma and Total and Permanent Disablement insurance. She prides herself on providing tailored advice to suit her client's individual needs.

Risk Insurance is all Sue-Ellen has ever wanted to do. She has been in the Financial Services Industry since 1980 and has worked in the Risk Insurance Sector for more than 25 years. In the early days of her career, Sue-Ellen spent time learning Risk Insurance from the ground up to become an expert in this field. She has been RG146-accredited since 2002, with a Certificate IV in Financial Planning.

Sue-Ellen holds the following qualifications:

- Certificate IV in Financial Planning

Contact Your Adviser	
<i>Address:</i>	Level 10, Suite 6, 50 Clarence Street, Sydney NSW 2000
<i>Postal:</i>	GPO Box 168, Sydney NSW 2001
<i>Email:</i>	admin@rivierawealthpartners.com.au
Contact R&S Wealth Group Pty Ltd	
<i>Phone:</i>	(02) 9241 5906
<i>Email:</i>	admin@rivierawealthpartners.com.au
<i>Web:</i>	www.rivierawealthpartners.com.au