



Retirement Planning Partners Pty Ltd, ABN 89 629 921 419, is a Corporate Authorised Representative (Corporate Authorised Representative Number 1273476) of RPP Financial Group Pty Ltd ("RPP"), ABN 23 667 056 340, Australian Financial Services Licence Number (AFSL) 548901.

References to "our", "we", "us", "I" and "me" refer to Retirement Planning Partners Pty Ltd, Joshua Mashman, and/or Adam Lomas, who are both Authorised Representatives of RPP.

RPP authorises the distribution of this Financial Services Guide ("FSG"). This FSG is designed to give you an understanding of both RPP and Retirement Planning Partners Pty Ltd, before you receive any financial services and/or advice from us. In general terms, this FSG contains important information under the following headings:

- About our business
- Documents you may receive
- About RPP
- How we manage your personal information
- How we charge for our services
- How we are paid
- How our Advisers are paid
- The interests, associations and relationships that may influence our advice
- Reporting your concerns or making a complaint
- Professional Indemnity Insurance

This FSG is a very important document and we recommend that you read it carefully. If you need further explanation or you are unsure about any part of this document, we encourage you to ask us any questions you may have.

**ABOUT OUR BUSINESS**

Should you choose to engage Retirement Planning Partners Pty Ltd, one or more of our Advisers will be working with you on your financial plan.

Name	Joshua Mashman
Authorised Representative Number	286860
Email	josh@rpppartners.com.au
Qualifications, designations and memberships	I am a member of the Self-Managed Superannuation Fund Association (SMSFA). I hold an Advanced Diploma Financial Services (Financial Planning), and a Bachelor of Business.
RPP authorises me to provide general and personal financial product advice and deal in	<ul style="list-style-type: none"> <li>• Basic Deposit Products</li> <li>• Non-Basic Deposit Products</li> <li>• Government Debentures, Stocks and Bonds</li> <li>• Life Insurance Investment Products</li> <li>• Life Insurance Risk Products</li> <li>• Managed Investments</li> <li>• Retirement Savings Accounts Products</li> <li>• Securities</li> <li>• Superannuation</li> </ul>

Name	Adam Lomas
Authorised Representative Number	1250900
Email	adam@rpppartners.com.au
Qualifications, designations and memberships	I hold a Masters of Financial Planning, an Advanced Diploma of Share Trading and Investment and a Bachelor of Commerce in Financial Planning and Investments.
RPP authorises me to provide general and personal financial product advice and deal in	<ul style="list-style-type: none"> <li>• Basic Deposit Products</li> <li>• Non-Basic Deposit Products</li> <li>• Government Debentures, Stocks and Bonds</li> <li>• Life Insurance Investment Products</li> <li>• Life Insurance Risk Products</li> <li>• Managed Investments</li> <li>• Retirement Savings Accounts Products</li> <li>• Securities</li> <li>• Superannuation</li> </ul>

You can contact us on:

Address: 6/26-28 Commerce Drive, Robina QLD 4226  
 Telephone No: (07) 5593 0005

## DOCUMENTS YOU MAY RECEIVE

If we provide you with personal financial advice, we will confirm our recommendations in writing so that you can make an informed decision about the appropriateness and suitability of our advice. Our recommendations will be documented in a Statement of Advice (“SoA”) and will be provided to you. A Record of Advice (“RoA”) will be used to record any advice where we have provided you with subsequent advice and where your personal circumstances have not changed. You may request a copy of any SoA, RoA or FSG that we have provided to you up to seven (7) years after the date it was provided to you at no cost to you.

If we recommend a particular financial product, we will give you information about that financial product in a document called a Product Disclosure Statement (“PDS”), which contains specific and important information. It is very important for you to read and understand any PDS that we provide you before you can take any action or make a decision in relation to a financial product recommendation.

A Fee Disclosure Statement (“FDS”) will be issued to you in instances where you have entered into an Ongoing Service Arrangement (“OSA”) with us for a period greater than 12 months. The FDS will contain information about the services you were entitled to receive, the services you received, and the applicable fees for services rendered during the period, in addition to the services you will be entitled to, and the fees applicable, should you wish to continue the OSA for the next 12 months. The FDS requires you to elect to renew or terminate the OSA. You have the right to terminate your OSA at any time in writing via email or post. If you do not renew the OSA within 120 days from the anniversary date, the OSA is taken to be terminated. All ongoing fees will be ceased within the following 30 days, and we will no longer be responsible for providing you with advice or services.

In most cases personal financial product advice will be provided; however, if you do not require personal advice, general advice is available. We can also take your specific instructions to transact on your behalf and place a financial product (that we are authorised to provide personal financial product advice for) without providing any personal financial product advice. After you engage us as your Adviser, we can act on your instructions whether you provide them by telephone, email, or other means of communication agreed to.

## ABOUT RPP

RPP is an Australian Financial Services Licensee, providing licensee services exclusively to our business. RPP is licensed under the Corporations Act 2001 (Cth) to provide financial product advice, and to deal, in relation to the following financial products:

- Basic Deposit Products
- Non-Basic Deposit Products
- Government Debentures, Stocks and Bonds
- Life Insurance Investment Products
- Life Insurance Risk Products
- Managed Investments
- Retirement Savings Accounts Products
- Securities
- Superannuation

Together with us, RPP is responsible for services and advice we provide to you in our capacity as your Financial Adviser, under our authorisation as an Authorised Representative of RPP.

RPP has an Approved Product List (APL), which lists financial products for which independent research has been undertaken and they are approved for RPP Advisers to recommend. If a financial product we believe is in your best interest to hold or acquire is not on the RPP APL, we will need to seek approval from RPP prior to any recommendation. If RPP does not grant this approval, we will discuss this with you.

## HOW WE MANAGE YOUR PERSONAL INFORMATION

We are required to collect personal information about you to provide you with our financial advice and services. We collect personal information so that we can:

- Identify you
- Determine your goals and objectives
- Establish your requirements and provide products and services
- Set up and manage your investment and insurance needs
- Assess and manage your ongoing financial requirements

If you give information to us about another person (like your partner) in relation to the services we provide, you have an obligation to let the other person know that we hold their information. We collect the following personal information:

- Full name, address, contact details
- Employment details and financial circumstances
- Details of your financial needs and objectives
- Information about government assistance and medical history for insurance needs
- Anything else relevant to the financial services you are seeking from us

We are legally required to store this information and records of any advice and services we provide to you. We are also required to share this information with RPP as our AFSL. Information acquired by us while providing our services will not be disclosed to any other party without your express consent, except as required by law or professional obligation. We may use your information for purposes including:

- Providing you with financial product advice
- Assisting you to prepare an application for a financial product
- Telling you about other products or services we make available unless you tell us not to
- Allowing us to perform administrative tasks including outsourcing paraplanning services
- As required by law, regulation or codes binding us such as the Australian Financial Complaints Authority; and
- Any purpose to which you have consented

By providing us with your personal information, you consent to us using it for these purposes, including its storage and retention. We are not likely to disclose your information to organisations overseas. However, we may store your information in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it is not always practicable to know in which country your information may be held.

If we ask for your personal information and you do not give it to us, we may not be able to provide you with any financial services. For detailed information on how we handle your personal information, please see RPP's Privacy Policy at [www.rpppartners.com.au](http://www.rpppartners.com.au)

## HOW WE CHARGE CLIENTS FOR OUR SERVICES

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.

## HOW RETIREMENT PLANNING PARTNERS PTY LTD ARE PAID

All revenue relating to our advice are payable to RPP, who then pass through up to 100% of the revenue to us.

## HOW OUR ADVISERS ARE PAID

Retirement Planning Partners Pty Ltd receives fees from business generated and remunerates Josh and Adam by way of salary. As shareholders of Retirement Planning Partners Pty Ltd, they are entitled to a share of the profits generated by the business.

## THE INTERESTS, ASSOCIATIONS AND RELATIONSHIPS THAT MAY INFLUENCE OR AFFECT OUR ADVICE

Our recommendations to you will be based on our assessment of your personal circumstances, needs and objectives. These factors underpin our advice, but it is important for you to appreciate that our interests, associations, relationships and the benefits we receive may give rise to an actual or potential conflict of interest. We manage such conflicts and will clearly disclose any conflicts that we believe may influence our advice.

## REFERRAL ARRANGEMENTS AND RELATED PARTY DISCLOSURES

We may make referrals to, or receive referrals from, other professionals. We do not pay, nor receive, any payments or benefits for these referrals.

## ALTERNATIVE REMUNERATION

Both we and RPP may receive non-monetary remuneration, such as entertainment and gifts, from financial institutions. These are recorded on a register of Alternative Remuneration. This register is available for inspection with 7 days' notice in writing.

## REPORTING YOUR CONCERNS OR MAKING A COMPLAINT

We are committed to providing a high level of client satisfaction and maintaining our reputation for honesty and integrity. If you believe we have failed to achieve this, we would like you to tell us about your concerns. We are committed to resolving any client concerns and aim to deal with any complaints quickly and fairly. If you have a complaint, it may be lodged either verbally or in writing by contacting your Adviser to discuss your complaint, or by contacting us.

You may also contact RPP's Complaints Officer to make a complaint by:

Telephone: 07 5593 0005

In writing: Complaints Officer, RPP Financial Group Pty Ltd  
6/26-28 Commerce Drive, Robina QLD, 4226

RPP will then investigate your complaint with the intention to provide a resolution within 30 days. If your complaint is not resolved to your satisfaction, you have the right to make a complaint, free of charge, to the Australian Financial Complaints Authority (AFCA).

AFCA is an external dispute resolution scheme that provides a free service to clients and is an independent and impartial body that will deal with your complaint.

You can contact AFCA on:

Telephone: 1800 931 678

Email: [info@afca.org.au](mailto:info@afca.org.au)

In writing: Australian Financial Complaints Authority Limited, GPO Box 3, Melbourne Victoria, 3001

Website: [www.afca.org.au](http://www.afca.org.au)

## PROFESSIONAL INDEMNITY INSURANCE

RPP has professional indemnity insurance in place to cover both RPP and its Authorised Representatives (including the conduct of those Authorised Representatives who are no longer authorised by RPP but were so at the time of the relevant conduct) for the financial services we provide. This professional indemnity insurance satisfies the requirement imposed by s912B of the Corporations Act 2001 and any other relevant financial services regulations.

## CONTACTING RPP

Should you wish to contact RPP, you can do so by:

Email: [info@rpppartners.com.au](mailto:info@rpppartners.com.au)

Phone: 07 5593 0005

Post: RPP Financial Group Pty Ltd  
6/26-28 Commerce Drive, Robina QLD, 4226

Street: RPP Financial Group Pty Ltd  
6/26-28 Commerce Drive, Robina QLD, 4226