

# Financial Services Guide Part 2

Version Number 1.0

## Part Two - Adviser Profile

This adviser profile is Part Two of the Rockton Pty Ltd Financial Services Guide (FSG) dated **25<sup>th</sup> August 2021** and should be read in conjunction with Part One of our FSG dated **25<sup>th</sup> August 2021**. Together these documents form the complete FSG.

The individual(s) listed in this FSG are authorised by Rockton Pty Ltd to provide personal advice through Centrewest Financial Services Pty Ltd.

## Authorised Representative Profile

### Corporate Authorised Representative - Profile

Authorised Representative Name	Centrewest Financial Services Pty Ltd
Authorised Representative Number	390349
Business Address	Level 2, 226 Balcatta Road, Balcatta WA 6021
Postal Address	PO Box 636, Balcatta WA 6914
Phone	08 9349 7900
Email	<a href="mailto:Richard@centrewest.com.au">Richard@centrewest.com.au</a>
Website	<a href="http://www.centrewest.com.au">www.centrewest.com.au</a>

*Centrewest Financial Services Pty Ltd is a corporate authorised representative of Rockton Pty Ltd.*

### Authorised Representative - Profile

Authorised Representative Name	Richard Dennis
Authorised Representative Number	317898
Mobile	0402 127 722
Email	<a href="mailto:Richard@centrewest.com.au">Richard@centrewest.com.au</a>

*Richard Dennis is a sub-authorised representative of Centrewest Financial Services Pty Ltd.*

## Richard Dennis

### Authorised Representative Background

I have been working in the financial services industry since 1990 and providing financial advice services to clients since 2007.

#### Qualifications.

- Ethics & Professionalism in Financial Advice – Kaplan Professional Education –2020.
- FASEA Financial Adviser Exam – 2019.
- Advanced Diploma of Financial Planning – FPA –2001
- Diploma of Management – Deakin University –2007

*Richard Dennis* is authorised to provide advice in the following areas:

- Basic and non-basic deposit products.
- Life insurance.
- Government debentures, stocks, and bonds.
- Managed investment schemes including IDPS.
- Retirement Savings Accounts.
- Securities.
- Superannuation including Retirement income stream products.

How to Contact Me [Richard@centrewest.com.au](mailto:Richard@centrewest.com.au) or 0402 127 722

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<b>What are the Costs?</b>	<p>Your Authorised Representative may provide you with an initial meeting for which there is no charge. Further meetings including the preparation, implementation and ongoing advice will be charged by one or a combination of methods as outlined below. You may elect to be invoiced directly for these fees to be paid to <i>Rockton</i> or you may elect to have these fees deducted from your investments. An estimated cost of services will be provided to you before commencing any work.</p> <p>You will be provided with an estimate of all applicable fees/costs once your needs and requirements have been understood and agreed. The work required may vary from fairly uncomplicated and straight-forward to overly complex and/or protracted. As you would expect, greater complexity involves more time and therefore more cost.</p> <p>These fee options include:</p>
<b>Advice Preparation Fees</b>	<p>Fees for the preparation of your advice may range from \$0 to \$5,500 (including GST). If there are any other fees/charges these will also be identified and agreed with you prior to commencement of work.</p>
<b>Advice Implementation Fees</b>	<p>Fees for the implementation of your advice may be a set fee between \$0 and \$5,500 (including GST).</p>
<b>Life insurance (1<sup>st</sup> year only)</b>	<p>This commission is payable by the insurance company and is a percentage of the insurer's base premium i.e., premium excluding stamp duty, fire services levy, GST, model loadings or any other government charges, taxes, fees, or levies.</p> <p>For insurance approved from 1 Jan 2020 onwards, the insurance commission can vary from 0% up to 66%. Example: if the annual premium were \$1,000 Rockton would receive up to \$660 in the first year based on the maximum.</p>
<b>Life Insurance Commission (Year 2 onwards)</b>	<p>Rockton may also receive a renewal commission from the insurance company each year while your policy is in force. This is a percentage of the base annual premium you pay and can vary from 0% up to 33%. Example: if your annual premium is \$1,000 Rockton would receive up to \$330 per annum based on the maximum.</p> <p>If you decide not to implement our recommendations, the fee for the preparation of the Statement of Advice will be payable in full.</p>

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<b>Annual Fee Arrangements</b>	<p>a fixed fee of between \$0 and \$5,500 payable in one lump sum or in instalments; or</p> <ul style="list-style-type: none"> <li>• a fee calculated as a percentage of your total funds under advice between 0.0%pa and 1.5%pa payable in one lump sum or in instalments. or</li> <li>• a fee calculated at an hourly rate based on the time we have spent providing services to you.</li> </ul>
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<b>Other Costs</b>	All fees and commissions will be disclosed in your Statement of Advice.
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**Issued by Rockton Pty Ltd**  
**Date of Issue: 25<sup>th</sup> August 2021**