



This document must be read in conjunction with the Financial Services Guide issued by RM Capital Pty Ltd AFSL Number 221938. [Please click here to view RM Capital Pty Ltd.'s FSG.](#)

PRIOR TO RECEIVING OUR ADVICE

Who is my adviser?



Your adviser will be **Jason Patrick O'Connell**.

Imperius Wealth Pty Ltd (1261219) and Jason Patrick O'Connell (1269423) are Authorised Representatives of RM Capital Pty Ltd (AFSL 221938). [Please click here to view ASIC Register.](#)

Jason Patrick O'Connell is a Director of Imperius Asset Management Ltd. Imperius Asset Management Ltd is registered in Ireland, Number 46067. Registered Office: 37 Main St, Ongar, Dublin 15. Imperius Asset Management Ltd is authorised and regulated by the [Central Bank of Ireland](#) - No. 50457 and registered with the [Financial Conduct Authority UK](#) in the UK, under Freedom of Service, No. 534822.

Imperius Asset Management Ltd is also registered in 14 other EU states under EU "Freedom of Service" legislation.

He is a dual authorised financial planner with over 15 years of experience in wealth management and business development. He holds the QFA designation in Ireland, which represents the standard of competence deemed by the Central Bank of Ireland as meeting its minimum competency code requirements of retail financial products. He also holds R04 (Pensions and Retirement Planning) accreditation under the U.K Chartered Insurance Institute.

Qualifications:

Australia

- Diploma of Financial Planning
- SMSF Adviser

Ireland

- Professional Diploma in Financial Planning, Qualified Financial Adviser (QFA), LIA

UK

- Pensions and Retirement planning - Chartered Insurance Institute (CII)

Jason Patrick O'Connell is compliant with ASIC Regulatory Guideline 146.

Who is Imperius Wealth Pty Ltd?

Imperius Wealth is a global company with offices in the UK and across Australia. Imperius Wealth is a specialist, independent provider of Cross Border Financial Solutions. Our unique ability to integrate an unparalleled range of financial services, with licenced UK, Ireland and Australian advisers, allows us to meet our clients' varied needs, both locally and across the globe.

The company provides a broad range of in-house financial services such as superannuation, risk management strategies, asset protection, Australian investments and retirement planning.

Imperius Wealth Pty Ltd act for you and your best interests and not for any life insurance company, fund manager or bank and are committed to the highest standards of professional conduct and the delivery of superior service.

Who is responsible for the advice provided to me?

Jason Patrick O'Connell is an Authorised Representative of RM Capital Pty Ltd (AFSL 221938). RM Capital Pty Ltd is responsible for the advice provided by its representatives. [Please click here to view Letter of Authority.](#)

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



What services is my Adviser authorised to provide?

- UK Pension Transfers;
- Ireland Pension Transfers;
- Cash flow management;
- Financial Planning;
- Life Products;
 - Investment Life Insurance Products;
 - Life Risk Insurance Products;
 - Total and Permanent Disablement;
 - Trauma and Income Protection Insurance;
- Managed Funds;
- Personal Finance;
- Portfolio Management;
- Retirement Planning & Strategies;
- Self -Managed Superannuation (SMSF) Advice;
- Superannuation and Rollover Advice and Strategies.

Your RM Capital Pty Ltd adviser acts for you when providing these 'authorised services'. In addition, the adviser is able to offer you an on-going review service for your investment portfolio.

We will only recommend an investment to you after considering its suitability for your individual investment needs, objectives and financial circumstances. The products we recommend are all selected from an approved list of products carefully researched by research experts and reputable research providers.

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 received, 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, in the Statement of Advice.

Portfolio Management Service

Choice of **Fixed Dollar (\$)** or **Percentage of asset (%)** as determined with your adviser and outlined in the Portfolio Management Service agreement and Statement of Advice.

<i>Worked Example: Fixed Dollar</i>	<i>Revenue Split including GST</i>
<i>\$325,000 portfolio</i> Gross payable = \$3,300 (incl GST)	RM Capital = 20% or \$660 Adviser = 80% (or \$2,640)**
<i>Worked Example: % of Asset</i>	<i>Revenue Split including GST</i>
<i>\$500,000 at 1.5%</i> Gross payable = \$8,250 (incl GST)	RM Capital = 20% (or \$1,650) Adviser = 80% (or \$6,600)**

** An additional fee for third party software



Financial Planning

- SMSF Deed Set Up: **\$1,500** (incl GST)
- Statement of Advice (minimum 10 hours of work): **\$3,750** (incl GST)
- General Planning: \$375 per hour (incl GST)

<i>Worked Example</i>	<i>Revenue Split</i>
As per SOA or agreement	RM Capital = 20% Adviser = 80%

UK and Ireland Pension Transfers

- Statement of Advice (minimum 8 hours of work): **\$3,000** (incl GST)
- General Planning: \$375 per hour (incl GST)

<i>Worked Example</i>	<i>Revenue Split</i>
As per SOA or agreement	RM Capital = 20% Adviser = 80%

- Note 1: - Your adviser will provide disclosure of the relevant UK charging structure.
- Note 2: - Your adviser will provide disclosure of the relevant Ireland charging structure.

Personal Insurance

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

<i>Worked Example</i>	<i>Revenue Split</i>
<i>\$1,000 insurance premium policy:</i> New policy fee = \$770 Annual fee = \$220	RM Capital = 20% Adviser = 80%

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 about 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 does not guarantee transmission or technology failures.



Am I entitled to receive a copy of a Record of Advice?

On an ongoing basis, a Record of Advice (ROA) will be created instead of an SOA if there have been no significant changes in your personal circumstances or the basis of the advice has not significantly changed since the last SOA was provided. You may request a copy of the ROA at any time up to 7 years after the advice was given. If you choose to use our services you may also receive from us, a Product Disclosure Statement (PDS), Statement of Advice (SOA) and/or Record of Advice.

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 RM Capital 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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