



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 **Warrick John Pleash**.

Imperius Wealth Pty Ltd (1261219) and Warrick John Pleash (000444656) are Authorised Representatives of RM Capital Pty Ltd (AFSL 221938). [Please click here to view ASIC Register.](#)

Warrick is a Chartered Accountant and has over 30 years' experience as a Financial Services Professional. As a Financial Educator and Financial Planner he has extensive experience in educating and advising executive, professional and business clients. He has considerable expertise in business and HNW clients with specialist skills including business and family succession planning, SMSF, tax planning, wealth creation, retirement, life planning and professional adviser soft skills.

Warrick's specific interests currently include personal estate planning, business succession advice and UK pension financial planning.

Through his sharing of skills to generations of professionals and giving back to the industry that has shaped much of his life, he has received numerous awards for his contributions to industry including:

- Outstanding Financial Services Education Facilitator Award 2008 – Kaplan Professional
- 1<sup>st</sup> Place Hunter Valley ICAA Professional Year

### Qualifications:

#### Australia

- Chartered Accountant – Chartered Accountants Australia and New Zealand
- Bachelor of Commerce, Economics, Business Accounting, Taxation, Financial Management, Auditing – University of Newcastle
- Advanced Diploma in Financial Planning – Kaplan Australia
- Diploma in Financial Planning – Kaplan Australia
- Advanced SMSF and Margin Lending
- Cert. IV in Training and Assessment – Macquarie College
- Cert. IV in Workplace Safety
- Inform Training and Research NLP
- Inform Training NLP Facilitation Skills
- Advanced Certificate in Clinical Psychology – Dr Russ Harris

Warrick John Pleash 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?

Warrick John Pleash 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;
- Estate Planning;
- 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;
- Gearing strategies;
- Margin Lending.

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>
\$325,000 portfolio 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>
\$500,000 at 1.5% 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 1<sup>st</sup> 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](http://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.

