

## Financial Services Guide (FSG)

RJC Evans & Co Pty Ltd Australian Financial Services Licence No. 482656

116 Greenhill Road, Unley SA 5061  
rjcevans@rjcevans.com.au  
Phone 08 8272 2500  
Website www.rjcevans.com.au

### Purpose and content of this FSG:

1. To assist you to determine whether to use any of the services described herein;
2. This FSG includes details of how we and our associations are remunerated for our services;
3. This FSG contains details about how complaints against us will be handled.

### Statement of Advice (SoA) and Record of Advice (RoA)

When we provide you with personal advice we are required to provide you with a SoA. This document provides written confirmation of any advice you receive, its basis and scope, any fees or commissions and any benefits or associations we may have relevant to the advice provided.

On an ongoing basis, if you are provided with further advice either another SoA will be provided, or if there are no significant changes in your personal circumstances or the basis of the advice has not significantly changed since your last SoA was provided, your Adviser will record this advice in a document called a Record of Advice (RoA). Where a RoA is prepared (e.g. as part of an ongoing service arrangement with you) we will keep a copy in our files and you are free to request (at no cost) a copy up to 7 years after the date of that record's creation.

### Product Disclosure Statement (PDS)

If we recommend a particular financial product(s) a PDS will be provided from one or more product issuers. These documents contain important information about a product and are designed to help you make informed decisions in relation to the product recommended.

### Our authorised services

Our AFS Licence permits us to advise in the following areas:

- Superannuation
- SMSFs and
- Existing super funds

If required, we will refer you to RJC Evans & Co Financial Planning Pty Ltd who is able to provide professional advice in the following areas:

- General insurance
- Life insurance
- Basic deposit products
- Securities
- Managed Investment Schemes

## Who we act for when providing our authorised services

We act for you as our client and not for any product issuer or financial institution.

RJC Evans & Co Pty Ltd will not hold funds or securities in its own name for the account of clients. All funds and securities are deposited with nominated banks or nominees in the client's name in accordance with their instructions.

## Remuneration for those authorised services

We believe the services we offer are valuable and the remuneration received is a fair reward for our expertise and skills. Prior to providing you any services we will agree with you how we will be remunerated.

Our fees are based on the hours taken by persons assigned to your task. Hourly rates are as follows:

Partners	\$300 - \$350 (excluding GST)
Managers	\$250 - \$300
Admin	\$100 - \$160

All fees charged by us are receivable by RJC Evans & Co Pty Ltd as the Australian Financial Services Licensee.

Full details of all fees payable as a result of recommendations to you will be provided in our Statement of Advice document.

A detailed summary of potential costs involved with SMSFs are outlined in [ASIC Information Sheet 206 \(INFO206\)](#). A copy can be provided upon request.

## Cost of advisory services may comprise one or more of the following components:

### 1. Initial fees

#### Initial consultation

Our initial consultation was part of our service so that we could better understand your position and form the basis of this advice document.

#### Statement of Advice Fee

Our fees for the preparation of this advice and/or its implementation are based on the hours taken by persons assigned to your task. Hourly rates are as follows:

Partners	\$300 - \$350 (excluding GST)
Managers	\$250 - \$300

### 2. Ongoing Fees

Ongoing fees will be determined based on hours taken in accordance to the charge out rates above and may include:

- Total ongoing service fee
- Ongoing advice fee

- Annual audit fee (independently charged)

### 3. Other fees

If you seek the services of RJC Evans & Co Financial Planning Pty Ltd, who can recommend products (eg Insurance and/or investments), their fees will be disclosed separately in full.

### 4. Consulting Advice

Alternatively, for those that may not require access to our full range of SMSF services and would like 'once-off' advice, we will negotiate a consultancy fee based on (but not limited to) our hourly rates above.

## Special instructions you can provide to us

In addition to instructions you give us in meetings, you can provide any additional instructions to us by phone, fax or email. If you do not wish to receive our advice, we may deal on your behalf by implementing your instructions. If you don't obtain advice, you face the risk that the financial product(s) you choose may not fully take into account your needs, objectives and financial situation.

## Complaints handling

It is important to inform us about any complaint or concern you may have with your Adviser. If you are not satisfied that your Adviser has resolved your complaint, we ask that you escalate by writing to our Complaints Officer:

Ms Toni Giles  
RJC Evans & Co Pty Ltd  
116 Greenhill Road  
UNLEY SA 5061  
rjcevans@rjcevans.com.au

When dealing with a complaint that you have submitted to us in writing:

- We will provide written acknowledgement of our receipt of your complaint in the first instance; and
- We will prepare a response within 30 days in consultation with your Adviser to ensure all matters raised are thoroughly investigated and responded to appropriately.

If you are not satisfied with our complaint resolution procedures, you have the right to take your complaint to an independent complaints resolution body

## Disputes handling

We are a financial member of the Financial Ombudsman Service, an ASIC approved External Disputes Resolution scheme.

FOS can be reached at 1300 78 08 08

FOS mail address is GPO Box 3, Melbourne Vic 3001

FOS website is [www.fos.org.au](http://www.fos.org.au)

## Compensation arrangements

We believe we have put in place compensation arrangements (via maintenance of professional indemnity insurance and adequate financial provision for any policy excess) that are adequate having regard to the size,

nature and complexity of our business. We believe that these arrangements are sufficient for the purpose of meeting our compliance obligations under section 912B of the Corporations Act.

## Our Privacy Policy

In order to provide quality advice and services we are required to obtain certain information about you. Our privacy policy procedures ensure that your personal information is maintained in a confidential and secure environment.

We will maintain records of our dealings with you which will include your personal details, objectives and financial situation. To fulfil the purposes of collecting personal information, we may make such information available to:

- Any member or affiliate of RJC Evans & Co Pty Ltd;
- Any entity carrying out functions on behalf of RJC Evans & Co Pty Ltd; and
- Any other entity we engage to assist in the provision of services requested by you.
- You should note that the personal information we collect about you may be disclosed to third parties if that disclosure is required or authorised by Law.

RJC Evans & Co Pty Ltd is also subject to certain legislative and regulatory requirements which necessitate us obtaining and holding certain personal information.

A copy of our privacy policy is available on our website or on request directly from us.

As a financial service provider, we also have an obligation under the Anti Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to provide identification documents (e.g. Passport and Driver's Licence) on becoming a client.

## Contact

If you have any questions about this Financial Services Guide, please do not hesitate to contact:

RJC Evans & Co Pty Ltd  
116 Greenhill Road, UNLEY SA 5061  
Phone: 08 8272 2500

Stephen Evans	swe@rjcevans.com.au
Andrew Evans	aje@rjcevans.com.au
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Daniel Palmer	dp@rjcevans.com.au
Nathan Jacobs	nlj@rjcevans.com.au
Sharon Lawrence	sml@rjcevans.com.au

## Financial Services Guide (FSG) – Adviser Profiles

This Adviser Profile forms part of the RJC Evans & Co Pty Ltd FSG dated 25 June 2016 and they should be read together. It states specific adviser information and may assist you in making an informed decision.

Stephen Evans, Andrew Evans, David Murdock & Dion Venning are Responsible Managers of RJC Evans & Co Pty Ltd. Paul Anson, Luke Harris, Daniel Palmer, Nathan Jacobs & Sharon Lawrence are Employee Representatives of RJC Evans & Co Pty Ltd.

### Adviser Details

Stephen Evans	BA(Acc), FIPA Chartered Tax Adviser, Registered Tax Agent, Fellow Australian Institute of Company Directors 40 years experience
Andrew Evans	BEd, DipAcc, CPA Chartered Tax Adviser, Registered Tax Agent 27 years experience
David Murdock	BA(Acc), FCA Chartered Tax Adviser, Registered Tax Agent, Graduate Member Australian Institute of Company Directors, ASIC Registered Company Auditor & SMSF Auditor, SMSF Association Specialist Advisor & Specialist Auditor 33 years experience
Dion Venning	BAcc, CPA Chartered Tax Adviser, Registered Tax Agent (TPB), ASIC Registered SMSF Auditor 20 years experience
Paul Anson	Fellow Australian Institute of Company Directors, Fellow Taxation Institute of Australia 45 years experience
Luke Harris	BCom, CA SMSF Association Specialist Advisor 9 years experience
Daniel Palmer	BCom, CA Chartered Tax Adviser 9 years experience
Nathan Jacobs	BCom, CPA Fellow of Taxation Institute Australia 11 years experience
Sharon Lawrence	BA(Acc), CA Chartered Tax Adviser 26 years experience

All of the above Advisers are experienced practitioners in superannuation, self managed superannuation funds, estate planning and succession planning.

## **Advice Services**

The above Advisers are authorised to provide advisory services in the following areas:

- Superannuation
- SMSFs and
- Existing super funds

If required, we will refer you to RJC Evans & Co Financial Planning Pty Ltd who is able to provide professional advice in the following areas.

- General insurance
- Life insurance
- Basic deposit products
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- Managed Investment Schemes

## **Cost of advisory services**

These are fully disclosed in the FSG for which these Adviser Profiles form a part of. They will also be fully disclosed in the Statement of Advice and/or any Product Disclosure Statement prior to any charges being incurred.