

Adviser Profile - Part 2





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Part 2 - Adviser Profile – Version 11

Peter Roan

1 July 2014

This Adviser Profile is the second part of the Financial Services Guide (FSG) and Credit Guide for your Roan Financial Group financial adviser, and must be read in conjunction with the first part of the FSG.

Are you authorised to provide Financial Services and Credit Services?

Yes. I am an authorised representative of Roan Financial Group.

I am an Authorised Representative and Credit Representative of Roan Financial Group.

My ASIC authorised representative identification number is 239830.

Included in the Section titled 'Credit Guide' are details of the consumer credit services that I am authorised to provide and how I am paid for providing these services.

I am an employee/Director of Roan Financial Pty Ltd which is an authorised representative (ASIC identification number 282468) of Roan Financial Group.

What areas are you authorised to advise on?

I am authorised by Roan Financial Group to advise on the following financial services and products:

- ♦ Managed Investments
- ♦ Standard Margin Lending Facility
- ♦ Mortgage Loans
- ♦ Superannuation
- ♦ Personal Insurance
- ♦ Shares
- ♦ Self Managed Superannuation Funds

How can you provide instructions to me?

You may provide instructions to me by using any of the contact details provided in the section 'How to contact us'.

What are your educational qualifications and experience?

I have the following qualifications:

- ♦ **FTMA CFP® AEPS® LRS®, FFPA, SSA SMSF Specialist ADVISOR™**
- ♦ Diploma of Financial Planning

Peter has nearly 30 yrs experience in the financial services industry.

Peter is a Registered Tax Agent - Number 24297015 - Tax (financial) adviser.

Peter is a Registered Real Estate Agent - Number 20026114.

Peter holds a Certified Financial Planner designation and holds a Diploma of Financial Planning.

Peter Roan is an AEPS® Accredited Estate Planning Strategist professional.

Peter is a LRS® LIFE RISK SPECIALIST professional.

Peter is a SMSF SPECIALIST ADVISOR™ within the Roan Financial Group Pty Ltd.

Peter Roan holds a Public Practice Certificate with Association of Taxation and Management Accountants (ATMA).

Peter Roan is a recipient of Association of Taxation and Management Accountants (ATMA) Fellow.

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FPA 2012 Best Practice Awards awarded to Peter Roan CFP® - Future 2 Community Service NSW State Runner-Up

FPA 2011 Best Practice Awards awarded to Peter Roan CFP® - Chapter Winner (Western Division NSW)

FPA 2011 Best Practice Awards awarded to Peter Roan CFP® - Future2 Community Service Chapter Winner (Western Division NSW)

Peter is the recipient of "Money Management Magazine's Australian *Financial Planner* Award for Year 2008".

Peter has been awarded an FPA Fellow for Year 2008 from the Financial Planning Association of Australia.

Peter is the current Chapter Chair for Western Division FPA (NSW) 2012 - 2014.

Current Member of Financial Planning Association (FPA) and Professional Designations Committee of Financial Planning Association of Australia Limited.

Peter was recipient of "Money Management Magazine's Australian *Runner Up* Financial Planner Award for Year 2007".

Peter is a member of the Financial Planning Association of Australia. Peter Roan is a recipient of a Financial Planning Association Distinguished Service National Award.

Peter is a current member of SMSF Professionals Association of Australia (SPAA).

Peter was involved in FPA Pro Bono Advice Taskforce and SOA ASIC Working Group.

Peter is a past Chapter Chair for ten years for the Financial Planning Association - Western Division (NSW) 1998 - 2008. Peter is a past member of the FPA National Education Committee, and a past member of Financial Planning Industry Efficiency Advisory Group.

Peter was also part of the Judging Panel responsible for assessing financial plans in the Year 2003 Australian Consumers Association (CHOICE) and Australian Securities and Investment Commission (ASIC) Survey on financial planning.

Peter has also acted as CFP® Assessor for the Financial Planning Association.

Peter is a financial planning representative for the Financial Ombudsman Service Panel and currently serving a third term in this position.

Peter Roan is a Past President for Daybreak Rotary Club for Year 2006/2007. Peter Roan is a "Paul Harris Fellow" for Rotary. He is also a member of Orange Daybreak Rotary Club.

Peter Roan was the Financial Planning Association's – authorised representative who presented at the Parliamentary Joint Committee on Corporations and Financial Services – Property Investment Advice – Safe as Houses?" on 15th April, 2005.

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How am I paid for financial services I provide?

I receive a salary as an employee of Roan Financial Pty Ltd.

What fees do you pay for financial services I provide?

Fees are charged for my initial advice and the preparation of a Statement of Advice (SoA).

PLEASE NOTE THAT MY INITIAL ADVICE FEES STILL APPLY WHERE YOU CHOOSE NOT TO IMPLEMENT MY RECOMMENDATION.

Initial Advice Fees:

Fees can be paid directly by you, or deducted from the funds you invest. Fees are based on the complexity of the advice and range from:

Initial Consultation:	Free NO OBLIGATION
General Advice:	\$250.00 p/h (incl. GST)*
Statement of Advice Preparation Fee	\$650.00 - \$20,000.00 (incl. GST)*

*You will be provided with a tax invoice for the service provided and you will need to provide a cheque payable to ROAN FINANCIAL Pty Ltd.

Subsequent Service Fees:

Ongoing Fees: Our "Ongoing RFG Service" fee (Fee for Service) may range from \$385.00 per annum to \$20,000 per annum (inclusive of GST) of your **TOTAL** portfolio balance.

For example, if you have \$100,000 invested, my annual fee may range from \$1,250 to \$4,000 per annum (inclusive of GST), **depending upon the range of services** we agree to provide.

#Services Packages are:

Premium Plus
Premium
Standard Plus
Standard

#Detailed outline of Service Packages are available from our office.

How are any fees paid?

Once agreed:

- Fees can be paid directly by you/or deducted from your **initial** investments and/or by regular or ongoing amounts.
- "Ongoing RFG Service Fee" is payable via automatic monthly instalments or annually in advance.

Personal Insurance Fees:

Upfront fee is paid for personal insurance products, I recommend to you, ranging from \$500 to \$15,000 (inclusive of GST) **depending on the complexity and type of insurance** held by you.

Ongoing Service Fee:

Fee will be charged ranging from \$250 to \$5,000 (inclusive of GST) **depending on the complexity and type of insurance held by you.**

NOTE: Full details of fees for Financial Services will be provided to you in a Statement of Advice (SoA), or Record of Further Advice (ROFA) and Product Disclosure Statements at the time of receiving any recommendation.

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What amounts do my employer and other related entities receive?

ROAN Financial Pty Ltd receives 100% of fees and commissions.

Roan Financial Group Pty Ltd does not have any relationships or preferred partners.

Incentives Receive

Roan Financial does not receive any incentive payments from any product providers.

We do not provide referrals, but ROAN Financial Pty Ltd does receive referrals from other parties, but does not receive any benefit from the referrals.

RoanAccounting Disdaimer

Roan Accounting Pty Ltd is a separate company. Peter Roan is a director of this company. There are no referral fees received or paid between Roan Accounting Pty Ltd, Roan Financial Pty Ltd and Roan Financial Group Pty Ltd. Please refer to Roan Accounting Privacy Statement in regard to your personal information.

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Credit Guide

I am authorised to provide credit services on behalf of Roan Financial Group. I am authorised to provide the following services in relation to loans regulated by the National Credit Guide:

- ☒ Provide you with strategic advice
- ☒ Facilitate and assist you in completion of credit applications
- ☒ Refer you to an approved lender that is a third party, if you have a credit need or where you have requested other credit assistance.

What fees or charges ("fees") do you pay for credit services I provide?

Fees are charged for my initial advice and the preparation of a Statement of Advice (SoA). Fees are based on the complexity of the advice provided and range from:

Initial Advice Fees:

Fees can be paid directly by you, or deducted from the funds you invest. Fees are based on the complexity of the advice and range from:

Initial Consultation: FREE NO OBLIGATION

General Advice: \$250.00 p/h (incl. GST)*

Statement of Advice \$650.00 - \$20,000.00
Preparation Fee (incl. GST)*

*You will be provided with a tax invoice for the service provided and you will need to provide a cheque payable to ROAN FINANCIAL Pty Ltd.

PLEASE NOTE THAT MY INITIAL ADVICE FEES STILL APPLY WHERE YOU CHOOSE NOT TO IMPLEMENT MY RECOMMENDATION.

Subsequent Service Fees:

Ongoing Fees: Our "Ongoing RFG Service" fee (Fee for Service) may range from \$385.00 per annum to \$20,000 per annum (inclusive of GST) of your **TOTAL** loan balance.

For example, if you have \$100,000 (Loan) invested, my annual fee may range from \$1,250 to \$4,000 per annum (inclusive of GST), depending upon the range of services we agree to provide.

#Services Packages are:

Premium Plus
Premium
Standard Plus
Standard

#Detailed outline of Service Packages are available from our office.

How are any fees paid?

Once agreed:

- Fees can be paid directly by you/or deducted from your **initial Loan** and/or by regular or ongoing amounts.
- "Ongoing RFG Service Fee" is payable via automatic monthly instalments or annually in advance.

NOTE: Full details of fees for Financial Services will be provided to you in a Statement of Advice (SoA), or Record of Further Advice (ROFA) and Product Disclosure Statements at the time of receiving any recommendation.

What benefits will I receive when making a referral in relation to credit services?

Should I recommend you use the services of another party, I will not receive payment for that referral.

Managed Discretionary Account Service

What important information Discretionary Account Service – Please note this applies to the Asgard Platform Only

I may offer you a Discretionary Account Service, to manage your nominated Asgard account(s) on your behalf, according to an Investment Program agreed with you. The Investment Program will be documented in a Statement of Advice (SoA) which will detail my advice and how it will assist you in meeting your objectives.

A Discretionary Account Service means I can transact on nominated Asgard accounts without contacting you before each transaction. It is therefore important that there is a clear understanding of how I will exercise the discretion and the limits on it. My level of discretion is limited by Roan Financial Group but you can tailor the service and apply further limits if you require. This will be discussed with you before I make any recommendations and will be documented in the Investment Program.

The Investment Program will comply with Division 3 of Part 7.7 of the Corporations Act, as required by law and will contain:

- ▶ Statements about the nature and scope of the discretions I will be authorised and required to exercise under the Discretionary Account Service and any investment strategy that is to be applied in exercising those discretions;
- ▶ Information about any significant risks associated with the Discretionary Account Service;
- ▶ The basis on which I consider the Discretionary Account Service is to be suitable for you; and
- ▶ Warnings that the Managed Discretionary Account service may not be suitable for you if you provide limited or accurate information relating to your relevant personal circumstances or if your relevant personal circumstances change.

This Adviser Profile, Part Two of the Roan Financial Group Services Guide and Credit Guide, complies with ASIC Class Order [CO 04/194] Managed discretionary accounts. What important information and risks do you need to understand before you accept a Discretionary Account Service?

If you accept a Discretionary Account Service, I will make changes to the underlying investments within your nominated Asgard Accounts without your agreement. This presents a risk for you as you will not sign off each transaction I recommend before it is implemented. To ensure the changes I make are appropriate for you I will only undertake transactions which are consistent with my understanding of your personal circumstances and the investment strategy that is established for you. In addition:

- ▶ You can cancel the Managed Discretionary Account Service or request changes to the Investment Program at any time by notifying me in writing.
- ▶ For direct equities investments only, you may give me discretion to exercise any rights relating to the direct equity investments in your portfolio (for example, corporate actions), which are also within my Roan Financial Group authorisation. In all other circumstances, I will only act in accordance with your written instructions on how any rights relating to these products in your portfolio are to be exercised.
- ▶ To protect your interests, Roan Financial Group does not allow me to have authority to withdraw funds from the accounts nominated for the Discretionary Account Service. Further, I am not authorised to transact funds held outside your nominated Asgard account(s) without your specific approval.
- ▶ As described above, Roan Financial Group also places certain limits on my discretion. For example:
 - I am not permitted to trade on your nominated Asgard account(s) in an attempt to make short term gains. All investment decisions must be made with long term goals in mind.
 - I am required to maintain your portfolio within a specified range for each asset class.

These limits on my discretion will be described in more detail in your Statement of Advice.

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- ▶ You will be provided with access to online reporting for your nominated Asgard account(s) to view the transactions undertaken on your behalf and the impact on your portfolio. If you do not have internet access you should not accept a Managed Discretionary Account Service.
- ▶ As I will be acting with discretion it is important that I understand your relevant personal circumstances, needs and objectives at all times. If they change at any time, you must inform me immediately otherwise the services I provide may be appropriate or suitable for you.
- ▶ I will review annually the Investment Program and the suitability of a Managed Discretionary Account Service in light of your financial circumstances, needs and objectives. The Managed Discretionary Account Services does not include custodial or depository service, as this is facilitated through your nominated Asgard account(s).

How to accept a Discretionary Account Service

Should you wish to use my advisory services, I will provide you with a Statement of Advice which contains my recommendations to you. This may include a recommendation for you to use the Discretionary Account Service offered by Roan Financial Group. If you would like to accept the Discretionary Account Service, you must first enter into a Discretionary Account Service agreement with Roan Financial Group (this agreement is contained in the Statement of Advice) by signing the Authority to Proceed attached to the Statement of Advice.

How to Contact Us

I conduct my financial planning/or credit activities under the registered name of Roan Financial Pty Ltd.

If you would like to make an appointment to discuss your financial needs and objectives in more detail, please do not hesitate to contact me.

Your Financial Adviser

Adviser Name: Peter Roan

Adviser Address: Level 1, Suite 2/179A Anson Street, Orange NSW 2800

Adviser Phone Number: (02) 63618100; 0428 618100.

Adviser Email: peter@roanfinancial.com

Date of completion of Profile:

1 July 2014

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Acknowledgements Client Copy

Acknowledgements – Client Copy

I/we acknowledge that I was/we were provided with the Financial Services Guide and Credit Guide dated 1 July 2014 and Adviser Profile dated 1 July 2014.

Client	_____	Date	_____
Signature:	_____	received:	_____

Client Name: _____

Client	_____	Date	_____
Signature:	_____	received:	_____

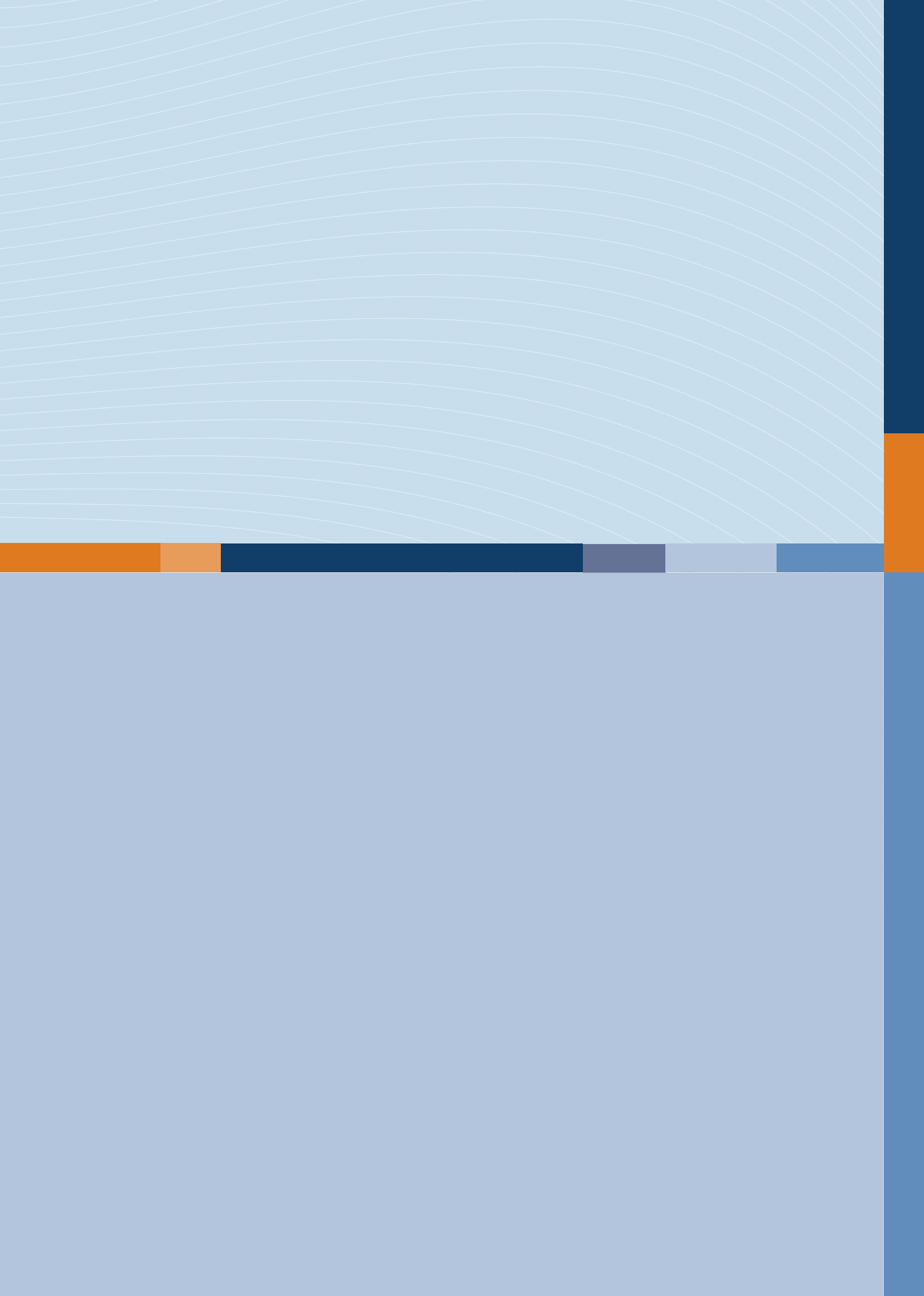
OR complete as follows if FSG and Credit Guide are mailed to Client(s):

I confirm that I sent a copy of the Financial Services Guide and Credit Guide dated 1 July 2014 and Adviser Profile dated 1 July 2014 as follows:

Sent to (Client Name(s)): _____

Sent on (Date): _____

Sent by (Name): _____



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Detach copy for File

Acknowledgements – Advisor Copy to be retained on client file

I/we acknowledge that I was/ we were provided with the Financial Services Guide and Credit Guide dated 1 July 2014 and Adviser Profile dated 1 July 2014.

Client Name: _____

Client
Signature: _____

Date
received: _____

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