



Financial Design Group

ABOUT YOUR ADVISER

Michael Sheppard | Authorised Representative Number 442280

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RCM Financial

Corporate Authorised Representative Number
1316098

BUSINESS CONTACT DETAILS

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Financial Design Group (ABN 80 648 827 669 | AFSL 532369) authorises your financial adviser to distribute this document. This document forms part of and should be read in conjunction with the Financial Design Group Financial Services Guide (FSG).

ABOUT ME

I commenced my financial services career in 2007 as a paraplanner, moving into financial advice in 2012. With 18 years of experience across technical, compliance, and advisory roles, I provide holistic advice covering self-managed super funds, direct equities, investments, personal insurance, and retirement planning.

I hold the following qualifications:

- Diploma of Financial Services (Financial Planning)
- Graduate Diploma of Financial Planning
- Advanced Diploma of Financial Services (Financial Planning)
- Margin Lending Accreditation Program

I have met the following Financial Advisers Standards and Ethics Authority (FASEA) requirements:

- Passed the Financial Advisers Exam

I am authorised to provide the following financial services:

Superannuation and Retirement Planning
Personal Superannuation
Pensions and Annuities
Self-Managed Superannuation Funds
Centrelink / Veterans' Affairs Assistance
Wealth Creation and Investments
Cash & Deposit Products
Managed Investments
Investment Bonds
Wealth Protection

Personal Insurance
Business Insurance
Insurance Claims Assistance

Other Financial Planning Services

Budgeting and Cashflow Management
Debt Management
Estate Planning Assistance

My remuneration

I am remunerated by salary and profit share.

The following table summarises the types of fees or commissions that are applicable to the services that I provide. Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply. All amounts are inclusive of Goods and Services Tax (GST).

Remuneration Type	From	To
Implementation Fee	\$330	\$5,000
SoA Preparation Fee	\$330	\$10,000
Hourly Rate	\$375	
Remuneration Type	Initial	Ongoing (pa)
Adviser Service Fee	\$300 to \$10,000	\$100 to \$40,000
Adviser Service Fee*	0% to 2%	0% to 2%
Insurance Commission*	0% to 66%^	0% to 35%

*Based on a % of funds invested or insurance premiums

^Applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020 commission of up to 130% will apply to additional cover.

For example, a 1% Adviser Service Fee based on a \$200,000 investment would equal a \$2,000 fee payable.

Benefits, interests and associations

The business, associated entities, or I do not have related parties, shareholdings or arrangements with referral parties that may be capable or reasonably seen to be capable of influencing my advice.