

Adviser Profile

Troy Theobald CFP®

Authorised Representative Number 245254

RFS Advice Pty Ltd

Corporate Authorised Representative Number 402849

This document forms part of and should be read in conjunction with the Australian Advice Networks Financial Services Guide (FSG)

I am an Authorised Representative and Director of RFS Advice Pty Ltd ("my Practice") which is a Corporate Authorised Representative (No. 402849) of Australian Advice Network Pty Ltd.

I have worked in the financial services industry since 1996 and became an adviser of the Australian Advice Network on 4th June 2015.

Awards

I was awarded:

- Independent Financial Adviser (IFA) Investment Adviser of the year 2019
- Independent Financial Adviser (IFA) Investment Adviser of the year Finalist 2020
- Independent Financial Adviser (IFA) Goals Based Adviser Finalist 2018, 2020
- Independent Financial Adviser (IFA) Practice Principle Finalist 2021
- Nominated as Top 50 Most Influential Adviser in Australia by Financial Standards 2017, 2018, 2019, 2020, 2021 and 2022
- Listed as one of Barron's Top Financial Advisers in Australia 2017, 2018, 2020 and 2021

Qualifications

I hold the following qualifications:

- Bachelor of Business
- Diploma of Financial Planning
- Certificate of Margin Lending
- Certificate IV in Financial Services (Finance/Mortgage Broking)
- Certificate of Self-Managed Superannuation Funds
- CERTIFIED FINANCIAL PLANNER®
- Ethics & Professionalism in Financial Advice
- ASIC Financial Adviser Exam
- Kaplan Accredited Listed Product Adviser Program

Your Best Interests

I will act in your best interests at all times and I am bound by the law and also the Professional Code of the Financial Advice Association Australia (FAAA) and the Code of Ethics as governed by the Australian Securities and Investments Commission (ASIC).

I am committed to providing you with quality financial advice and a wide choice of products and/or services to suit your individual circumstances.

Services I Can Provide

I can provide financial advice and deal in financial products in relation to the following areas:

- Financial Planning
- Risk Insurance
- Managed Investments
- Superannuation and Retirement Planning
- Margin Lending
- Self-Managed Superannuation Funds
- Securities
- Estate Planning Strategies
- Tax (Financial) Advice

My Remuneration

The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a statement of advice including implementation of that advice will depend upon the nature and complexity of the advice and or service provided. You will be charged a fee-for-service for this. If we provide advice for insurance, this involves the payment of Brokerage/Commission and may cover the cost of your advice document.

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all forms of remuneration that will apply. Full details of all fees and/or commissions will be outlined in the statement of advice that I will provide to you.

The relationship between Australian Advice Network and the Practice is a cost sharing agreement. This agreement stipulates that 100% of remuneration is paid to the practice. AAN will invoice the practice for their share of costs incurred by AAN in operating the licence. I am paid a salary and receive a profit share in the form of distributions by the Practice.

Fees and/or commissions payable are separated into either initial or ongoing fees or commissions.

For initial advice, including the preparation of a Statement of Advice, the fee starts at \$3,300 (incl. GST) however this fee will vary depending on the complexity of the advice and the number of entities involved in the advice – for example, discretionary trusts, companies and self-managed superannuation funds.

Any ongoing fees can range up to 1.1% (including GST) of the investment amount or can be an agreed fee which will be reviewed annually.

If the practice is paid an initial commission for insurance products, it will receive 0% to 66% on the premium of the insurance. If the practice is paid an ongoing commission for insurance products, it will receive 0% to 30% on the premium of the insurance. This is not applicable where insurance is placed as a group risk policy inside superannuation or where the policy is for the benefit of the member of a default fund.

The following examples illustrate how the fees and commissions are calculated.

With a flat Statement of Advice fee of \$3,300, the Practice would receive \$3,300.

With a 1.1% Adviser Service Fee paid on a \$150,000 investment, the Practice would receive \$1,650.

On a \$3,300 per annum ongoing adviser service fee, the Practice would receive \$3,300 per annum.

On a \$1,000 annual insurance premium with an initial commission of 66%, the Practice would receive \$660.

On a \$1,000 annual insurance premium with an ongoing commission of 22%, the Practice would receive \$220.

My Referral Arrangements

If a third party refers you, the referrer may receive a fee or a percentage of the fees and/or commission paid to RFS Advice. This is not an additional cost to you.

RFS Advice may also receive a referral fee should I refer you to our mortgage broker. I do not receive any part of the referral fees paid to RFS Advice.

Any referral payments made will be disclosed in the advice document that is provided to you.

My Associations

At the date of my advice, my associated entity has shares in Australian Advice Network Pty Ltd (my licensee) and Aspen Asset Management Pty Ltd (Aspen).

Aspen is the model manager for the AAN Model Investment series which may be utilised in investment recommendations in your advice. As a shareholder, my associated entity may be entitled to dividends from Aspen.

My Contact Details

Business Address

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AAN Contact details

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