



COMPANY PROFILE:

ROCHDALE ACCOUNTING AND FINANCIAL SERVICES

Rochdale Accounting and Financial Services was established in 1990 as an accountancy and financial planning practice based in Goonellabah. Our advisers have extensive financial planning experience and all share a commitment to quality professional service. We are continually attending professional development days to ensure that our knowledge is up to date and relevant to any legislative changes that may be introduced. We have an experienced administrative and para-planning team that assist our advisers in providing the professional ongoing service expected by our clients.

Rochdale Accounting and Financial Services (Authorised Representative No.303378) is a Corporate Authorised Representative of Capstone Financial Planning Pty Ltd.

AUTHORISATIONS:

Rochdale Accounting and Financial Services is authorised to provide advice and deal in the following financial products:

- Life Products including Investment Life Insurance Products & Life Risk Insurance Products;
- Interests in Managed Investment Schemes including Investor Directed Portfolio Services;
- Debentures, Stocks or Bonds issued or proposed to be issued by a Government;
- Retirement Savings Accounts ("RSA") Products;
- Deposit & Payment Products;
- Securities;
- Standard Margin Lending Facility; and
- Superannuation.

CONTACTS:

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OUR ADVISERS:



Sam Green

CERTIFIED FINANCIAL PLANNER™

Authorised Representative No. 247485

- Sam has over 15 years experience. This includes senior roles in banking and finance and private client advising. Sam's skills are particularly appropriate for clients seeking professional advice in the areas of tax effective investment planning, retirement, superannuation, wealth creation, estate planning, redundancy, Centrelink and life insurance services.
- Sam holds a Diploma of Financial Planning (DFP) and a Bachelor of Financial Administration from the University of New England in NSW. He meets the competency requirements under ASIC's Regulatory Guide RG146.
- Sam is a member of the Financial Planning Association (FPA) and abides by their code of ethics.



Nick Rose

Authorised Representative No. 304082

- Nick has over 9 years experience in financial investment markets. Nick's skills are particularly appropriate for clients seeking professional advice in the areas of tax effective investment planning, retirement, superannuation, wealth creation, estate planning, redundancy, Centrelink and life insurance services. Nick is also a SMSF Specialist Adviser™.
- Nick holds a Bachelor of Business from Southern Cross University and an Advanced Diploma of Financial Services. He meets the competency requirements under ASIC's Regulatory Guide RG146.
- Nick is an Associate Member of the Financial Planning Association (FPA), a member of the Self-Managed Super Fund Professionals' Association of Australia abides by their code of ethics.



David Shume

Authorised Representative No. 405621

- David has over 10 years industry experience, providing specialist superannuation, investment advisory and estate planning advice. David is an accredited Self Managed Superannuation Fund specialist and is regarded for his practical approach and high level of service.
- David holds a Bachelor of Accounting and Finance from Southern Cross University and a Diploma of Financial Planning and meets the competency requirements under ASIC's Regulatory Guide RG 146.
- David is a SMSF Specialist Adviser™ and a member of the Self Managed Superannuation Fund Professionals' Association of Australia and abides by their code of professional conduct and ethics.



Michael Flanagan

Authorised Representative No. 250225

- Michael has over 26 years experience in finance and investment markets. Michael is a registered tax agent and Public Accountant. He has extensive business and taxation experience. Michael's skills are particularly appropriate for client's seeking professional advice in the areas of tax effective investment planning, retirement, superannuation, wealth creation, estate planning, redundancy, Centrelink and life insurance services.
- Michael meets the competency requirements under ASIC's Regulatory Guide RG146.
- Michael is a registered tax agent and Public Accountant.
- Michael is a member of the National Tax and Accountants Association and abides by their code of professional conduct and ethics.
- Michael has been admitted as a Professional National Accountant of the National Institute of Accountants.
- Michael is a Fellow of the Taxation Institute of Australia.



OUR FEES AND CHARGES:

Rochdale Accounting and Financial Services may be paid by either Financial Planning Advice Fees and/or Commissions as described in the attached Financial Services Guide. This will be advised to you during your initial meeting.

Rochdale Accounting and Financial Services hourly rate for the preparation of a Statement of Advice is \$220 incl. GST (with a minimum charge of \$440 incl. GST) and you will be notified of the time involved prior to the commencement of any work if applicable.

All remuneration is payable to Capstone Financial Planning Pty Ltd in the first instance. Capstone Financial Planning Pty Ltd will then pay a percentage of any commission, fees and ongoing revenue earned by Sam, Nick, Michael and David to Rochdale Accounting and Financial Services and this will be disclosed to you in your Statement of Advice. Sam and Nick are directors of Rochdale Accounting and Financial Services and Michael and David are salaried employees of Rochdale Accounting and Financial Services. Sam, Nick, Michael and David will receive a salary/benefit from this company.

Occasionally, our advisers may pay referral fees to a third party for referring a client to them. If any referral fees are applicable, these will be disclosed to you in detail in your Statement of Advice.

OTHER BENEFITS YOUR ADVISER MAY RECEIVE:

From time to time Rochdale Accounting and Financial Services may be invited to social or sporting events and receive the occasional gift such as a bottle of wine or hamper on special occasions, such as Christmas. Generally, these non-cash benefits will have a value of less than \$300. Any non-cash benefits greater than or equal to \$300 will be monitored by Capstone Financial Planning Pty Ltd.

A register listing the details of any non-cash benefits received is maintained. If you would like more information you can request a copy of the register. These invitations and gifts do not influence the advice Rochdale Accounting and Financial Services provides to you.