



Brian Love
B.Comm, CPA, ASIA, CFP, MBA
Director

BJ LOVE PTY LIMITED
ABN 18 064 528 507
Trading as BJ Love & Co
Financial Services
Corporate Authorised
Representative #271477 for
RPC Consulting Pty Ltd

RPC CONSULTING PTY LTD
ABN 47 003 786 721
holds an Australian
Financial Services
Licence #247212

BJ LOVE & CO
Portfolio Services

BJ LOVE & CO
Taxation Services

CORRESPONDENCE
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SHELLHARBOUR
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Shellharbour NSW 2529

T 02 4296 4299
F 02 4296 4014

SYDNEY OFFICE
62 "The Chelsea"
110 Sussex Street
Sydney NSW 2000

T 02 9299 2812
F 02 9290 1397

This guide should help you decide
whether to use any of the financial services we provide.

Important information includes:

- the services BJ Love & Co Financial Services offer you.
- the remuneration, commissions or other benefits that may be paid to BJ Love & Co Financial Services or other relevant persons in relation to the financial services offered.
- how you can make a complaint.
- how to contact us.



FINANCIAL
SERVICES
GUIDE



Liability limited by the Accountants Scheme approved
under the Professional Standards Act 1994 (NSW)

Financial Services Guide (FSG)

This is a guide to our relationship with you and others.

The financial services referred to in this guide are offered by BJ Love & Co Financial Services on behalf of RPC Consulting Pty Limited (ABN 47 003 786 721)

BJ Love Pty Limited (ABN 18 064 528 507)
trading as BJ Love & Co Financial Services is a
Corporate Authorised Representative of
RPC Consulting Pty Limited.

When we give you financial advice we will provide you with a Statement of Advice (SOA). Our advice will take into account your objectives, financial situation and needs. The SOA will contain our advice, the basis on which it is given and information about fees and commissions. Any associations we have with Financial Product Issuers (FPI's) that may have influenced the advice that we give you will also be disclosed.

If we recommend a particular Financial Product (other than securities) we will give you a Product Disclosure Statement (PDS) containing information about that particular product. This will help you make an informed decision.

■ *Who is my adviser?*

Your Adviser will be Brian Love of BJ Love & Co Financial Services.

Brian is a Bachelor of Commerce in Accountancy (B. Comm), he has a Graduate Diploma in Applied Finance & Investment (ASIA), is a Master of Business Administration (MBA); he is also a Certified Practising Accountant (CPA) and a Certified Financial Planner (CFP).

Brian has over 20 years experience as an accountant & financial adviser.

■ *Who is responsible for the financial services provided?*

BJ Love & Co Financial Services, who will be acting on behalf of RPC Consulting Pty Limited.

If you do not wish to receive our advice we may simply carry out your instructions.

If you do not take our advice, you face the risk that the Financial Products you select will not fully take into account your objectives, financial situation or needs.

■ *What kinds of financial services are you authorised to provide and what kinds of Financial Products do those services relate to?*

BJ Love & Co Financial Services is authorised to provide Financial Services in and financial products relating to:

- financial planning advice
- basic deposit products
- debentures, stocks or bonds issued or proposed to be issued by a government
- life products including investment life insurance and life risk insurance

- interests in managed investment schemes including investor directed portfolio services (IDPS)
- retirement savings accounts
- securities
- superannuation

■ *What information should I provide in order to receive personalised advice?*

You need to provide us with a list of your personal objectives, details of your current financial situation and any relevant information, so that we can offer you the most appropriate advice possible.

You have the right not to tell us if you do not wish to. However, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation.

You should read the warnings contained in the SOA carefully before making any decision.

■ *What information do you maintain in my file and can I examine my file?*

We maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations we make.

We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information.

If you wish to examine your file please ask us. We will make arrangements for you to do so.

■ *How can I give you instructions?*

You may give us instructions by telephone, fax or other means such as e-mail. If we provide you with execution related telephone advice, you may request a record of the execution related telephone advice, at that time or up to 90 days after providing the advice.

Fee Schedule:

■ *How will I pay for the services provided?*

We will charge a fee directly to you. We may also receive a payment called brokerage, which is paid to us by the FPI.

We will give you a SOA containing details of our fees and any payments made to us by a FPI.

■ *How are commissions, fees or other benefits calculated?*

Generally the payment we receive will be based on the amount you invest. It may vary from one FPI to another.

Details of the payment we receive are contained in the PDS for most FPI's.

If you receive personal advice from us we will tell you about any commissions, fees and benefits (where possible in actual dollar amounts) in your SOA. Your adviser will give you your SOA before we proceed to act on

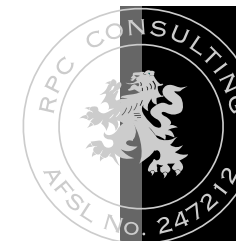
your instructions.

- we may be paid by the FPI at the time you invest and during the life of your investment.
- we may charge you a fee depending on the time we spend developing your plan or the value of funds you invest.
- we may invoice you for a fee when you receive our written recommendations.
- you may have to pay us a management fee annually or in instalments.
- we may receive ongoing payments from the FPI.

Your adviser will tell you in writing in your SOA what fees we may charge you, when you have to pay, and what payments we may receive from the FPI.

■ *How much commission do you receive?*

We may receive commission of between zero% and 5% from the FPI whose products we recommend. A typical upfront commission rate is 2%. Some companies also pay us ongoing (trail) commission of approximately 0.50% pa of the average account balance of your investment.



If you have a Complaint:

■ *What should I do if I have a complaint?*

If you have any complaints about the service provided to you, you should take the following steps.

1. Contact your adviser on (02) 4296 4299 or put your complaint in writing and send it to our mailing address. We will try and resolve your complaint quickly and fairly.
2. If the complaint cannot be resolved to your satisfaction you have the right to refer the matter to the Financial Industry Complaints Service (FICS). RPC Consulting Pty Limited is a member of this scheme.

FICS can be contacted on 1300 780 808 or you can write to them at PO Box 579, Collins Street West, Melbourne VIC 8007

If you have any further questions about the financial services offered please contact Brian Love on (02) 4296 4299.

Retain this document for your reference and any future dealings with us.