

RIVKIN
WEALTH
ADVISORS

FINANCIAL SERVICES GUIDE

SEPTEMBER 2026



INTRODUCTION

This Financial Services Guide (FSG), dated 21 September 2026, is designed to assist you in deciding whether to use any of the financial services offered by Rivkin Wealth Advisors Pty Ltd (AFSL 551201). Within this document, Rivkin Wealth Advisors Pty Ltd may be referred to as “we”, “us”, “our” or any variations. The term “Advisor” refers to Rivkin Wealth Advisors Pty Ltd’s Authorised representatives.

This Financial Services Guide (FSG) contains information that will help you decide whether to use the financial services we offer. It sets out:

- **who we are and how to contact us the advice and services we provide.**
- **information about the Licensee**
- **our fees and how we are paid in connection with those services.**
- **how we manage your private information**
- **how you can complain about a matter relating to us**

NOT INDEPENDENT:

Generally, we provide personal advice in line with the Licensee’s Approved Product List (APL) which may include financial products and services associated with the Licensee. We may receive commissions from life insurance products we recommend and non-monetary benefits such as training and educational seminars from product providers. For these reasons, we are not considered independent, impartial, or unbiased.

Our contact details:

Address: Suite 8, 1 Kings Cross Road, Rushcutters Bay NSW 2011

Phone: +61 2 8302 3650

Mail: PO Box 1524, Double Bay NSW 1360

Email: concerns@rivkin.com.au

Website: www.rivkin.com

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Documents you may receive in the financial planning process.

Throughout your financial planning and advice journey, you will be provided with several documents. When we offer personal advice, you will receive a Statement of Advice outlining our recommendations and their alignment with your objectives.

This document will also outline the associated risks of our advice, product costs and fees, and any benefits we may receive upon the implementation of our recommendations.

When we provide further advice, we may present you with another Statement of Advice (SoA) or Record of Advice (RoA). The RoA may be given to you or kept on file.

Additionally, if we recommend acquiring a financial product, you will receive a Product Disclosure Statement (PDS) containing comprehensive information about the product's features and risks. Together, these documents will empower you to make well-informed decisions regarding the adoption of our recommendations. Furthermore, you have the option to request a copy of any advice document in writing for up to seven (7) years after the advice was initially provided.

Our advice and services

Rivkin Wealth Advisors Pty Ltd is licensed to provide financial product advice to and apply on your behalf for the issue, variation, or disposal of the following financial products:

- Basic deposit products
- Debentures, stocks and bonds
- Life insurance
- Managed investment schemes including Investor Directed Portfolio Services (IDPS)
- Retirement Savings Accounts (RSA)
- Securities
- Superannuation

Below are services we provide:

- Wealth creation strategies
- Life insurance advice
- Superannuation strategies
- Debt reduction strategies
- Cash flow management
- Retirement planning
- Aged care strategies
- Estate planning strategies
- Tax (financial) advice

Our Advice Process

The process commences with initial meetings aimed at evaluating whether your personal and financial goals and objectives can be met through our professional services. These discussions will also assist you in deciding whether you wish to engage us to help you achieve those goals and objectives.

It is important for you to understand that the discussions conducted during our initial meetings will only be in general terms. This means you should refrain from acting or making any decisions until you receive personal advice. This will be provided after our thorough investigation and consideration of viable strategies and products, aimed at aligning with the goals and objectives agreed upon with you.

How to give instructions?

You may give us instructions in writing such as by post or email or over the phone or in person. In some instances, your Advisor can only accept written instructions from you, and they will let you know when this occurs.

Providing Information to us

It is crucial for us to comprehend your situation and objectives to offer tailored advice and services. You retain the option to refrain from sharing personal information with us. However, if you choose to withhold information or provide incomplete or inaccurate details, the advice, or services we offer may not be appropriate for you.

Furthermore, it's essential that you keep us informed of any changes to your circumstances. This enables us to assess whether our advice remains appropriate for your situation.

Privacy Collection Statement

We are committed to protecting your privacy. We use the information you provide us to advise you on your financial circumstances, goals and strategies. We provide your information to the product issuers with whom you choose to deal with (and their representatives). We do not trade, rent or sell your information. We will only disclose your information to recipients who are either regulated by laws which protect your information in a way similar to the Privacy Act 1988 (Cth) or who agree to protect your information in that way. If you don't provide us with full information, we can't properly advise or assist you with your financial service needs.

For more information about how to access the information we hold about you, how to have it corrected and how to complain if you think we have breached the privacy law, ask us for a copy of our Privacy Policy by contacting your Advisor or visiting our website at www.rivkin.com.

Anti-Money Laundering and Counter-Terrorism Financing

As a reporting entity under the Anti-Money Laundering and Counter-Terrorism Financing Act, we are committed to ensuring our services do not facilitate or are associated with money laundering or terrorism financing practices. Before we arrange a financial product for you, we will need to verify your identity by viewing your identification documents (e.g. passport, driver's licence). We will retain copies of this information and assure you that this information will be held securely.

Our Fees and Costs

Fees for our Advice

The advice fee is determined according to your specific needs and requirements, as well as the scope of financial services provided to you. Prior to initiating any work on your behalf, we will engage in discussions to establish the services you request, their associated costs, and the preferred payment method. This agreement will be documented in an Engagement Agreement.

Any additional fees for advice or services provided by external professionals will be invoiced separately, following consultation and agreement with you.

Initial fees

These fees are paid when you have agreed to receive our advice. The work undertaken to explore your current financial situation, goals, and objectives, as well as to assess the suitability of options for you, is extensive. The standard minimum fee for our initial advice service starts from \$3,300, inclusive of GST. This fee may be lowered for limited scope advice.

Ongoing Service and Advice

Establishing your financial strategy is crucial. Equally important is ongoing advice to accommodate changes in your personal circumstances, legislation, and economic and financial conditions.

Flat Fee Options

You have the option to include ongoing service agreement as part of your financial planning strategy. The fee is set by your Advisor depending on the complexity of services to be provided and can start from \$3,300 per annum, inclusive of GST. Details of the services and fees will be outlined within the agreement.

Percentage Based Fees

Alternatively, you can opt for our ongoing service and advice agreement with a maximum charge fee of 2.2% per annum, inclusive of GST of the value of your investment portfolio. The fee is charged monthly in arrears based on the average daily value of your portfolio during the preceding month. A minimum fee of \$6,600, inclusive of GST. For example, if the value of your portfolio is \$500,000, the maximum you would pay is \$11,000 per annum or \$916.67 per month, inclusive of GST.

In certain instances, these fees may rise in accordance with CPI or a maximum of 3% per annum. If such adjustments occur, they will be clearly stated in the Ongoing Service Engagement Agreement.

Commissions

Insurance

We accept commissions from the insurers for the personal insurance advice and services we provide to you. The amount varies between insurers.

Initial Commission: Up to 66% of the first year's premium for new policies implemented from 1 January 2020. We may receive commissions on increases or additions to existing policies of up to 66%.

Ongoing Commissions: Up to 22% of the insurance premium each following year.

For example: On insurance policies implemented from 1 January 2020, if your insurance premium was \$1,000, we would receive an initial commission of up to \$660. We would receive an ongoing commission of up to \$220 pa.

Advisor Remuneration

Our Advisors receive a combination of salary and commissions.

Licensee remuneration

Rivkin Wealth Advisors Pty Ltd receives a fee for the provision of services required under its Australian Financial Services Licence.

Other benefits we may receive.

In addition to the payment outlined above, Rivkin Wealth Advisors Pty Ltd and its Advisors may receive non-monetary benefits. These are not additional costs to you. They could include training, branding right, technology and technology support, marketing, financing, events, or other recognition we are eligible for. We may receive benefits from product issuers that may include non-monetary benefits that are valued at less than \$300. The benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider Eg, life insurance quoting software.

Other business interests and relationships

Our Referral arrangements

If Rivkin Wealth Advisors introduces a client to other service providers, Rivkin Wealth Advisors may receive payments. These amounts do not involve additional costs and will be disclosed in your SoA.

Our current referral arrangements are detailed below:

Provider	Services	Payment Arrangement
Rivkin Securities Pty Ltd	SMSF	We have a referral arrangement with Rivkin Securities Pty Ltd through which we refer clients for SMSF administration. We do not receive a fee as a result of this referral.

If a client is introduced to us by a third party, we may provide a one-off fee or pay a fee commensurate with the revenue in relation to the referred client

Our current referral arrangements are detailed below:

Provider	Payment Arrangement
Rivkin Securities Pty Ltd	We have a referral arrangement with Rivkin Securities Pty Ltd through which we receive referred clients for Financial Planning services. We do not pay a fee as a result of this referral.

Other Business arrangements and interests

In addition to providing the services listed in this guide, we have a relationship with Rivkin Securities which provides investment advice. As we hold a percentage of equity interests in the business delivering these services, which means we may benefit from fees, dividends, or income derived from the business's profits. These benefits may arise from any payments or other benefits received in connection with the services provided to you.

Professional indemnity insurance

Rivkin has Professional Indemnity insurance in place, which Rivkin considers to be adequate to meet the requirements of Section 912B of the Corporations Act to support its obligations in relation to compensation. This includes conduct of current and former representatives and employees.

How complaints against us are handled

If you have a complaint or concern about any financial service provided to you by your Advisor you should first contact your Advisor directly to resolve your issue.

Alternatively, you can contact us to discuss your complaint.

We will acknowledge receipt of the complaint and must give you a final response within 30 days of receiving your complaint. If your complaint or concern has not been resolved satisfactorily, you may wish to contact the independent industry arbiter, the Australian Financial Complaints Authority (AFCA). The contact details for AFCA are as follows: Telephone number: 1800 931 678

Website: <https://www.afca.org.au/>