



Focused
FINANCIAL ADVICE

FINANCIAL SERVICES GUIDE ■ PART 1

The Licensee

VERSION

4.0

ISSUED

24 July 2026

LICENCE

AFSL No. 286219

Focused Financial Advice Pty Ltd

ABN 52 104 882 028 • Australian Financial Services Licence No. 286219

(02) 4032 6572

focusedfinancial.com.au

What is a Financial Services Guide?

This **Financial Services Guide** ("FSG") helps you understand and decide if you wish to use the financial services that we are able to offer you.

In this document, "we," "us," or "our" refers to the Licensee, Focused Financial Advice Pty Ltd ("FFA"), and our representatives (including employees or authorised representatives).

This FSG sets out the services we provide. It tells you:

- Who we are and how to contact us;
- What financial products and services we are authorised to provide;
- How we (and any related parties) are paid; and
- How we handle any complaints

We hold professional indemnity insurance that meets the requirements of section 912B of the Corporations Act. This insurance provides coverage for claims against us or our representatives, including representatives who no longer work for us but did so at the time of the relevant conduct.

Please keep this FSG for future reference. We may occasionally provide additional documents that also form part of this FSG. These will clearly include "FSG" in their title, and you should read them together with this document.

Not Independent

Focused Financial Advice Pty Ltd, and your adviser, are not able to describe themselves as being independent, impartial or unbiased because we:

- may receive commissions from insurance product providers which may influence the advice provided (Page 5);
- may receive fees based on the volume of assets under advice (Page 5);
- may receive gifts and other non-monetary benefits (Page 7); and
- have an approved product list which influences the range of products our representatives can recommend when providing advice to you (Page 7).

Personal Advice

We may provide personal advice, which considers your individual financial needs, goals, and circumstances. If we give you personal advice, you'll receive a **Statement of Advice ("SOA")**. The SOA will clearly outline the advice provided, why we have provided it, details about our fees, charges, and other important information about us.

We can only provide personal advice on certain financial products authorised under our **Australian Financial Services License ("AFSL")**. These products are listed on page 3 of this FSG.

If we provide you with additional personal advice after your initial SOA, we may record this in a **Record of Advice ("ROA")** instead of giving you another SOA. You can request a copy of this record at any time within 7 years from when the advice was given by contacting us using the details provided on page 3 of this FSG.

General Advice

Sometimes, we may give you general advice. General advice is a recommendation or opinion provided without considering your personal financial objectives, situation, or needs. If we provide general advice, we will clearly inform you that the advice might not be suitable for your specific circumstances.

Product Disclosure Statements (PDS)

If a financial product is discussed, you'll receive a Product Disclosure Statement ("**PDS**") from the product provider (where available). The PDS provides important information about the financial product, including its features, risks, costs, and fees. You should read the PDS carefully before making any decisions about a financial product.

Who will be providing the financial services to you?

The Licensee

The Licensee is the authorising licensee for the financial services provided to you and is responsible for those services and is the providing entity.

The Licensee authorises, and is also responsible for, the content and distribution of this FSG.

The Licensee's contact details are as follows:

Licensee name	AFSL No
Focused Financial Advice Pty Ltd	286219
Office Addresses	
Queensland Suite 7, 9 Frinton Street, Southport QLD 4215	New South Wales Level 11, 10 Carrington Street, Sydney NSW 2000
Postal Address	Suite 7, 9 Frinton Street, Southport QLD 4215
Website	www.focusedfinancial.com.au
Phone	(02) 4032 5672
Email	info@focusedfinancial.com.au

The Licensee and the Authorised Representatives act on your behalf when we provide financial services to you.

What services and products are we authorised to provide to you?

We are authorised to provide financial product advice and deal in the following financial products:

- Basic deposit products, and deposit products other than basic deposit products;
- Debentures, stocks, or bonds, issued, or proposed to be issued, by a government;
- Life products, including:
 - Investment life insurance products, as well as any products issued by a Registered Life Insurance Company, that are backed by one or more of its statutory funds; and
 - Life risk insurance products, as well as any products issued by a Registered Life Insurance Company, that are backed by one or more of its statutory funds;
- Interests in managed investment schemes, including investor directed portfolio services;
- Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);
- Securities; and
- Superannuation.

We are authorised to provide these services and products to both retail and wholesale clients.

There is an important difference between 'general advice' and 'personal advice.' When we give 'general advice,' it does not take your individual goals, financial situation, or needs into account. However, if we provide 'personal advice,' we will consider your objectives, financial situation, and needs before making a recommendation.

We will only provide services to you after obtaining your informed consent. If you have any questions about the information in this Financial Services Guide or need further clarity on how we can work with you, please feel free to contact us.

In providing our services, other financial matters may arise. However, we are only authorised to advise you on the financial products and services described in this guide. For help with other matters, please seek advice from an appropriate professional.

What fees and commissions are payable to us?

Fees for our services are paid to the Licensee first and then passed on to your adviser as explained in Part II of their Financial Services Guide (“FSG”).

All fees described in this FSG include GST. Your adviser may be remunerated through either:

- Flat dollar fee;
- Hourly rate fee;
- Percentage fee;
- Commissions on insurance payments from product providers (where applicable); or
- Any combination of the above.

Please refer to Part II: The Adviser Profile for more details about the fees your adviser may charge. Full details of any fees will also be clearly set out in the Statement of Advice (“SOA”) provided to you. Your adviser must obtain your explicit consent before charging any fees.

The following are examples of fees, which may be charged by your adviser, depending on the financial services you wish to obtain:

Service fees

Your adviser will clearly explain the fees to you and get your agreement before providing any services. The fees you may be charged are described below. You may be charged one, or a combination, of these fees.

Fees for advice

Your adviser may charge a fee for preparing, presenting, and implementing financial advice tailored to your circumstances. The amount of this fee will depend on your individual situation, the complexity of your financial needs, and the time required to prepare and provide your advice.

Your adviser will discuss and agree on these fees with you before giving you any advice. Hourly rates may vary depending on which adviser assists you and their level of expertise.

Ongoing advice fees

Your adviser may charge ongoing fees if you require regular reviews of your portfolio or other ongoing services. This fee will be agreed with you and can either be a fixed amount or based on the value of the investments managed and/or the time needed to review your financial position.

Commissions

If you purchase a financial product through us, Focused Financial Advice may receive initial and/or ongoing commissions from the product provider. These commissions are included in the fees or premiums you pay – they are not an extra cost. In some cases, we may agree to rebate part or all of these commissions to you.

The commissions payable for different classes of financial products includes the following:

Initial Commissions

Date a new product is issued	Initial commission (% of annual policy cost or increase excl. GST)	Ongoing commission p.a. (% of annual policy cost or increase excl. GST)
Before 1 January 2018 or before 1 April 2018 when the application was received prior to 1 January 2018	0 - 140%	0 - 38.5%
1 January 2018 – 31 December 2018*	0 - 80%	0 - 20%
1 January 2019 – 31 December 2019*	0 - 70%	0 - 20%
From 1 January 2020*	0 - 60%	0 - 20%
* Focused Financial Advice may receive the pre 1 January 2018 commission rates above from the product issuer if: – your policy was issued before 1 January 2018 and you exercise an option or apply for additional cover under your policy after 1 January 2018; or – your policy was issued before 1 January 2018 and is replaced after 1 January 2018 to correct an administrative error.		

Focused Financial Advice may receive initial commissions from insurance providers when you take out a recommended insurance product. These commissions are paid by the insurance company and are included in the amount you pay—they are not an extra charge to you.

Initial commissions are paid to Focused Financial Advice by the insurer in the first year of your policy. The amount of commission varies depending on the policy cost, which includes premiums and any fees related to the product.

Ongoing Commissions

Focused Financial Advice may also receive ongoing commissions from the insurer after the first year of your policy. If you decide to increase your insurance cover, additional initial and ongoing commissions may apply based on the increased policy cost. Ongoing commissions for client-initiated increases start from the first anniversary of the increase.

Refer to the table at the bottom of the page for more details.

How are we and third parties remunerated?

The Licensee's directors and employees are remunerated by salary and may also be awarded an annual bonus. Bonuses will depend on several factors, including:

- company performance;
- professionalism and adherence to compliance procedures; and
- team performance.

The Licensee's shareholders may also receive a benefit based on the Licensee's ongoing company performance.

Part II of this FSG outlines whether there are any referral arrangements in place that result in FFA or its Authorised Representatives receiving or paying fees to third parties in connection with the services provided.

You may request more details about the way these people or entities are remunerated within a reasonable time after receiving this document and before any financial services are given to you. If remuneration or other benefits are calculable at the time personal advice is given, it will be disclosed at the time that personal advice is given, or as soon as practicable afterwards. If remuneration is not calculable at that time, a statement of how the remuneration is calculated will be given to you at the time the advice is given, or as soon as practicable afterwards.

By using or continuing to use our services, you agree that:

- All fees and charges received by us as described in this FSG (other than third party fees and charges) are a benefit given to us by you, in exchange for the services provided by us.
- We do not charge asset-based fees where you are investing using borrowed money.
- You understand, consent to, authorise, and direct us to charge you in this way.

What arrangements may influence our advice to you?

The Licensee maintains an Approved Product List (“**APL**”), which contains a range of financial products from various providers not connected to the Licensee. Advisers are not limited to recommending only products from this list.

Occasionally, we may receive other forms of benefits from product providers or third parties, such as hospitality, training support, or sponsorship to attend professional development events like conferences.

We keep a register of benefits received that have a value between \$100 and \$300, as well as benefits relating to technology, software support, or educational purposes. You can request a copy of this register for a small fee.

Compensation arrangements

We maintain appropriate professional indemnity insurance, as required under section 912B of the Corporations Act. This insurance covers claims made against us and our representatives, including those involving the actions of representatives who no longer work for us but did so at the time the conduct occurred.

What should you do if you have a complaint?

If you have a complaint, you can contact us and discuss your complaint.

Please contact the Complaints Manager of our Licensee using any of the contact details at the start of this FSG. We will try and resolve your complaint quickly, fairly and within prescribed timeframes.

If the complaint cannot be resolved to your satisfaction within 30 days, you have the right to refer the matter to the Australian Financial Complaints Authority (“**AFCA**”). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website	www.afca.org.au
Email	info@afca.org.au
Telephone	1800 931 678 (free call)
In writing to	Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001



Focused
FINANCIAL ADVICE

FINANCIAL SERVICES GUIDE · PART 2

Adviser Profile

ISSUE DATE

18 June 2026

VERSION

2.1

PRACTICE

**Rolcom Capital
Pty Ltd**

Financial Services Guide — Part II

Adviser Profile

Rolcom Capital Pty Ltd · ABN 87 678 221 273

Introduction

This profile is Part II of the Financial Services Guide and is only complete when FSG Part I is attached.

This Adviser Profile contains important information about your Adviser. The Adviser Profile sets out our personal details, the services and products we can provide. It outlines our qualification; the areas of advice we can provide and describes how we are remunerated for our services. It is designed to assist you whether to use any of our services.

Business Profile

Business Profile	Rolcom Capital Pty Ltd is a Corporate Authorised Representative (No. 1311305) of Focused Financial Advice Pty Ltd (AFSL 286219).
Telephone Number	1300 750 799
Business Address	203 Blackburn Road, Mount Waverley Vic 3149
Email	zafer@rolcom.com.au

Adviser Profile

Adviser Profile	Kyle Villanueva is an Authorised Representative (No. 1270083) and Tax (Financial) Adviser of Focused Financial Advice Pty Ltd (AFSL 286219) and is sub-authorised by Rolcom Capital Pty Ltd Corporate Authorised Representative (No. 1311305).
Telephone Number	0422 546 667
Email	kyle@rolcom.com.au
Education and Qualifications	• Diploma in Financial Planning • Bachelor of Commerce (Financial Planning), University of Queensland • Graduate Diploma in Financial Planning, Kaplan Professional

	Financial adviser examination (completed)
Experience:	Kyle entered the financial services industry in 2017. Prior to his authorisation under Focused Financial Advice, Kyle was authorised through InterPrac Financial Planning Pty Ltd (AFSL 246638).
Memberships	Financial Advice Association of Australia (FAAA)
Advice your adviser can provide:	Kyle Villanueva can provide you with advice on the following:
Strategies - Guidance on budgeting and goal setting - Savings and wealth creation strategies - Tax (financial advice) planning - Investment planning - Superannuation planning - Pre-retirement planning - Retirement planning - Estate planning considerations - Centrelink planning - Risk and insurance analysis - Business succession planning - Salary packaging advice - Aged Care Accommodation	Products - Cash management trusts - Retirement income streams - Direct fixed interest - Retail & wholesale managed investment schemes - Socially responsible investments - Master trust products - Superannuation products - Personal and group insurance - Business succession insurance - Direct shares

How can you instruct us?

You may give us your instructions verbally or in writing, such as by facsimile, email or letter. However, in some instances, we may require your written instructions or consent before we are able to implement any advice or recommendations provided.

How are we paid?

Commissions	Focused Financial Advice Pty Ltd, after deduction of licensing fees and other associated costs, will pay Rolcom Capital Pty Ltd 100% of the gross revenue received. FFA may receive commissions from Insurance product providers, if you choose to acquire one of their products based on a recommendation from us. The amount varies depending upon the product, in the range of 0% - 60% (excluding GST) of the premium (excluding taxes and
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	statutory charges). Details of the commission will be outlined to you in your Statement of Advice. The commission is included in the premium quoted to you and therefore not an additional cost. Ongoing commissions may also be payable upon your renewal of the policy, and these will be disclosed to you within the Statement of Advice.
Adviser Fees	We will charge for our advice which will include a Statement of Advice. This is generally in the range of a once off payment of between \$1,000 - \$5,000 plus GST or at an hourly rate of \$440 plus GST. The pricing for the preparation of a Statement of Advice is dependent on the complexity, number of strategies and recommendations to be included.
Ongoing Service Fees	We may also charge you for the implementation of the recommendations and for the ongoing servicing of your advice. The ongoing service fee can be paid directly by you, or you can authorise us to deduct it from your selected product(s). The amount depends upon the type of product and is specific to your circumstances. These fees will be outlined in our Terms of Engagement and disclosed to you within the Statement of Advice and the advice will not proceed without your agreement.

Does your Financial Adviser have any associations or relationships?

Rolcom Capital Pty Ltd (ABN 87 678 221 273) (the Corporate Authorised Representative) is an Australian private company which is owned by shareholders. Zafer Khan is a director of the company and is remunerated by way of a salary.

Who gets paid when you are referred to us or we refer you to others?

Referrals from a third party

Rolcom Capital Pty Ltd currently maintains business agreements with external referral partners, who may refer a person to us to receive financial advice. These referral partners may receive a commission of between 0% - 70% of the upfront fees paid by any applicable clients that they have referred. These referral partners may also receive a commission of 0% - 20% of any ongoing fee arrangement paid by any applicable client.

Referrals to a third party

At present we do not have any referral arrangement in place to provide referrals to third parties in return for payment or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

You may request more details about the way these people or entities are remunerated within a reasonable time after receiving this document and before any financial services are given to you. If remuneration or other benefits are calculable at the time personal advice is given, it will be disclosed at the time that personal advice is given, or as soon as practicable afterwards. If remuneration is not calculable at that time, a statement of how the remuneration is calculated will be given to you at the time the advice is given, or as soon as practicable afterwards.

Privacy Statement

Focused Financial Advice, its Representatives, and its Authorised Representatives collect your personal information in order to provide you with financial products and services. In order to undertake the management and administration of products and services, it may be necessary for us to disclose your personal information to certain third parties.

We collect and verify personal information about you (and where applicable, persons acting on your behalf) to manage our relationship with you, to ensure that we provide the services most appropriate to your needs and to make certain that we comply with our legal obligations under the Privacy Act 1988 (Cth) and under the Corporations Act 2001 (Cth). This Privacy Statement forms part of our Privacy Policy, and together they form our notice for collecting personal information under Australian Privacy Principle 5.

The information required to be collected and verified by us depends on who you are and the nature of the service to be provided by us. The personal information generally collected includes:

- Name;
- Address;
- Phone number;
- Email address;
- Age details;
- Occupation;
- Financial details;
- Health Details;
- Transaction information;
- Bank account details;
- Tax File Number;
- Income details from employers;
- Details of dependents;
- Beneficiary details.

Collection of sensitive information

Where you apply for certain life risk products (such as life insurance, income protection insurance, trauma insurance, total and permanent disability insurance) it will be necessary for us to collect sensitive information about your health. This information will only be collected when you give consent by completing the product's application form. The information will be sourced by the Life Insurance company from you, your medical professional and by other medical professionals where medical tests may have been performed.

Due to confidentiality, it is sometimes the case whereby we may not be made fully aware of your medical circumstances provided to the Life Insurance Company.

Unless required by law, we will only collect sensitive information with your consent.

If you fail to provide us with the required information, or if you provide us with incomplete, or inaccurate information we may not be able to provide you with the services you are seeking within the time periods contemplated.

If you elect not to provide us with the personal information you may be exposed to higher risks in respect of the recommendations made to you and this may affect the adequacy or appropriateness of advice given to you. Alternatively, we may elect to terminate our relationship with you if we believe we are unable to provide you with adequate service.

Personal information acquired by us in the course of providing our services may be provided to external service providers, product and platform providers, auditors, taxation and legal advisers and information technology consultants. Otherwise, your personal information will not be disclosed unless:

- Australian law requires us to; or
- you authorise us to disclose it to a 3rd Party on your behalf, e.g. your tax adviser.

Overseas disclosure of personal information

Some of the entities that we share information with may be located in, or have operations in, other countries. This means that your information might be stored or accessed in overseas countries, including but not limited to South Africa, India, Vietnam, Thailand and the Philippines. Details of the countries we disclose to you may change from time to time. You can contact us for further details regarding where we may send your personal information. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents. If so, your adviser will disclose these arrangements separately to you.

Personal information may also be processed by staff or by other third parties operating outside Australia who work for us or for one of our suppliers, agents, partners, or related companies.

When we send information overseas, we will take reasonable steps to ensure that overseas providers do not breach the Privacy Act and that any third parties are subject to a similar level of protection or similar obligations that are offered by the Privacy Act.

If you think any of the details that we hold are incorrect or out of date, please contact us to correct this. You can always access the personal information held about you by contacting us.

This summary explains how we collect, use, hold and disclose your personal information. For further details, please refer to the full Focused Financial Advice Privacy Policy located on our website: <https://www.focusedfinancial.com.au/privacy>. Otherwise, if you contact us, we can send you a copy.