Rachelle Heather Pty Ltd

ABN: 47 169 150 225 I ASFL No. 700315

92 March Street Maryborough, QLD 4650

Ph: (07) 4122 3522

Website: www.optimalca.com.au

Financial Services Guide (FSG)

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1. Purpose of this Financial Services Guide

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use the financial services we provide.

We are required by law to provide you with this document under the *Corporations Act 2001*. The purpose of this guide is to provide you with important information about our services so that you can make an informed decision about whether to engage us.

This FSG outlines:

- Who we are and how we can be contacted
- The financial services and products we are authorised to provide
- How we provide advice and make recommendations
- How we are remunerated for our services
- Any relationships or associations that may influence the services we provide
- How we manage conflicts of interest
- Our internal and external dispute resolution procedures

This guide is intended to provide a clear and transparent overview of our services and the way in which we operate.

If you receive personal financial advice from us, you will also be provided with a Statement of Advice (SOA), which will contain detailed information specific to your personal circumstances, including the advice provided, the basis for that advice and any associated fees.

If you have any questions about the information contained in this FSG, please contact us using the details provided in this document.

2. Who We Are

Rachelle Heather Pty Ltd (ABN 47 169 150 225) holds an Australian Financial Services Licence (AFSL No. 700315) and trades as Optimal Chartered Accountants.

As the holder of an AFSL, Rachelle Heather Pty Ltd is authorised to provide financial product advice in accordance with the conditions of its licence and is responsible for ensuring that all financial services are provided efficiently, honestly and fairly.

Rachelle Wilson is the Director of Rachelle Heather Pty Ltd and is appointed as the Responsible Manager of the AFSL. In this role, she is responsible for overseeing the provision of financial services, ensuring compliance with regulatory obligations and maintaining the competence and standards required under the licence.

Rachelle Wilson is also an Authorised Representative of Rachelle Heather Pty Ltd (Authorised Representative No. 001247789).

All financial services and financial product advice are provided directly by Rachelle Wilson. The business does not utilise additional authorised representatives or financial advisers.

This structure ensures that all advice is provided with a high level of consistency, oversight and accountability.

Rachelle Heather Pty Ltd operates under the trading name Optimal Chartered Accountants, providing integrated accounting and financial services, with a particular focus on self-managed superannuation funds (SMSFs).

The business is not owned by, nor associated with, any financial product issuer, bank, superannuation fund, investment manager or insurance provider.

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3. Financial Services We Are Authorised to Provide

Rachelle Heather Pty Ltd is authorised under its Australian Financial Services Licence (AFSL No. 700315) to provide financial product advice to retail and wholesale clients in relation to superannuation products, specifically in connection with self-managed superannuation funds (SMSFs).

The scope of our licence is limited to providing strategic advice and does not extend to recommending or dealing in specific investment products.

Our authorised services include:

- Advice on the establishment of a Self-Managed Superannuation Fund (SMSF)

- Advice on whether an SMSF is suitable for your individual circumstances
- Advice in relation to a client's existing superannuation holdings, to the extent required to support SMSF-related advice
- Advice on superannuation contributions, including concessional and non-concessional contributions
- Advice on pension strategies within superannuation
- Advice on rollovers and transfers of superannuation benefits
- Advice in relation to Limited Recourse Borrowing Arrangements (LRBAs) within an SMSF

Our advice is focused on the structure and strategy of superannuation and SMSFs, rather than the selection of specific financial products.

What We Do Not Provide

We do not provide advice on:

- Specific investments (such as shares, managed funds or property selection)
- Financial products outside the scope of superannuation
- Insurance products, including life insurance, TPD or income protection
- Ongoing financial planning or investment portfolio management

Where services are required outside the scope of our licence, we may refer you to an appropriately licensed professional. We do not receive referral fees or commissions for such referrals.

This limited scope ensures that our advice remains focused, specialised and aligned with our expertise in SMSFs and superannuation strategies.

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4. How We Provide Financial Services

We provide financial services in a professional and flexible manner, tailored to the needs of our clients.

Methods of Communication

Financial services may be provided through a range of communication methods, including:

- Face-to-face meetings at our office or at an agreed location
- Telephone or video conferencing

- Email and written correspondence

The method of communication will depend on your preferences, the nature of the advice being provided and the level of detail required.

Where advice is provided verbally, it will be supported by appropriate written documentation where required, including a Statement of Advice (SOA) for personal advice.

Providing Instructions

You may provide instructions to us in any of the following ways:

- In person during meetings
- By email
- By telephone
- Through written correspondence

Where instructions are provided verbally, we may confirm those instructions in writing to ensure accuracy and clarity.

For the implementation of advice, your instructions will typically be documented as part of the Statement of Advice (SOA), including your Authority to Proceed.

We will only act on your instructions once we are satisfied that:

- The instructions are clear and understood
- The instructions are consistent with the advice provided
- Appropriate documentation has been completed where required

This process ensures that all instructions are appropriately recorded and that actions taken on your behalf are accurate and authorised.

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5. The Advice Process

We follow a structured process to ensure our advice is appropriate to your circumstances and objectives.

1. Understanding Your Situation

We gain an understanding of your financial position, superannuation arrangements and objectives.

2. Gathering Information

We collect relevant financial information, including details of your existing superannuation and contributions.

3. Strategy Development

We develop strategies tailored to your circumstances, including SMSF suitability, contributions, pensions and rollovers.

4. Presentation of Advice

Our recommendations are provided in a Statement of Advice (SOA), which outlines the advice, reasons, risks and fees.

5. Implementation of Advice

If you choose to proceed, we assist with implementing the agreed strategies, including SMSF establishment and related documentation.

6. Ongoing Services

Where agreed, we provide ongoing SMSF and superannuation support under separate engagement and fee arrangements.

This process ensures our advice is structured, documented and aligned with your individual needs.

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6. Statement of Advice (SOA)

Where we provide you with personal financial advice, you will be provided with a Statement of Advice (SOA).

The SOA is a written document that sets out our recommendations and the basis on which the advice has been provided. It is designed to help you understand the advice and make an informed decision about whether to proceed.

The SOA will include:

- A summary of your relevant personal circumstances, including your objectives, financial situation and needs
- Details of the advice being provided
- The reasons for our recommendations
- Any risks associated with the advice
- Details of any fees and costs payable

- Information about any actual or potential conflicts of interest

Where applicable, the SOA will also include documentation required to proceed with the implementation of the advice, including your authority to proceed.

You should read the SOA carefully and ensure that you understand the advice before making any decisions.

We maintain records of all advice provided. You may request a copy of your SOA and any associated documentation at any time within seven (7) years of the advice being provided.

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7. Fees and Charges

We operate on a fee-for-service basis. This means that all fees are agreed with you in advance and are not linked to the recommendation of any financial product.

Our fees are designed to be transparent and reflect the scope and complexity of the services provided.

Fees may include:

- SMSF establishment advice and implementation
- Advice in relation to superannuation contributions and pension strategies
- Preparation of SMSF documentation, including investment strategies and related documents

Ongoing SMSF compliance, accounting and taxation services are provided under a separate engagement and fee arrangement.

All fees will be clearly disclosed to you prior to the provision of services and will be outlined in your Statement of Advice (SOA) or engagement documentation.

We do not receive commissions, volume-based payments or any other form of conflicted remuneration in relation to the financial services we provide.

This fee structure ensures that our advice is focused solely on your individual circumstances and is not influenced by external incentives.

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8. Associations and Relationships

Rachelle Heather Pty Ltd, trading as Optimal Chartered Accountants, provides both financial advice and accounting services, including SMSF compliance and taxation services.

As a result, we may provide advice to establish or manage a self-managed superannuation fund and also provide ongoing accounting and compliance services for that fund.

This may give rise to a potential conflict of interest, as the business may receive ongoing fees for accounting and compliance services following the provision of advice.

We manage this by:

- Acting in your best interests at all times
- Clearly disclosing all fees and services prior to engagement
- Ensuring that all recommendations are appropriate to your individual circumstances
- Documenting the basis for our advice

We are not owned by, and do not have any ownership links or affiliations with, any financial product issuers, including banks, superannuation funds, investment managers or insurance providers.

We do not receive commissions or other incentives from product providers.

This structure ensures that our advice is focused on your circumstances and is not influenced by external relationships.

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9. Conflicts of Interest

We have policies and procedures in place to identify, assess and manage conflicts of interest that may arise in the provision of financial services.

Where a conflict is identified, we ensure that it is appropriately managed so that your interests are prioritised.

This includes:

- Assessing whether the advice remains appropriate to your circumstances
- Clearly disclosing any relevant conflicts within the Statement of Advice (SOA)
- Ensuring all fees and services are transparent and agreed in advance
- Documenting the basis for our recommendations

All financial services are provided under a fee-for-service model. We do not receive commissions, volume-based payments or other forms of conflicted remuneration.

These controls are designed to ensure that any conflicts of interest do not adversely affect the quality or objectivity of the advice we provide.

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10. SMSF Audit Independence

SMSF audit services are outsourced to an appropriately qualified and independent external auditor.

We do not perform audit services for SMSFs for which we prepare financial statements or tax returns. This ensures compliance with independence requirements under the Superannuation Industry (Supervision) Act 1993 (SIS Act).

The use of an independent auditor ensures that the audit process is objective and free from undue influence.

We facilitate the audit process by providing relevant documentation and information to the auditor; however, the auditor operates independently and is responsible for forming their own opinion on the financial statements and compliance of the SMSF.

Maintaining audit independence is an important safeguard and supports the integrity of the SMSF and its ongoing compliance obligations.

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11. Professional Indemnity Insurance

Rachelle Heather Pty Ltd maintains professional indemnity (PI) insurance that is adequate and appropriate for the financial services provided under its Australian Financial Services Licence.

This insurance is designed to cover claims arising from breaches of professional duty in the provision of financial services and is maintained in accordance with the requirements of the *Corporations Act 2001* and ASIC regulatory guidance.

The level of cover is reviewed periodically to ensure it remains appropriate having regard to the nature, scale and complexity of the business.

The existence of professional indemnity insurance does not replace the need for appropriate compliance, risk management and professional standards in the provision of financial services.

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12. Privacy

We collect and maintain personal information that is reasonably necessary to provide financial services and meet our legal and regulatory obligations.

This may include information about your identity, financial position, superannuation arrangements and personal objectives.

Your personal information is used to:

- Provide financial advice and related services
- Prepare documentation, including Statements of Advice
- Meet our obligations under financial services and taxation laws

We may disclose your information to third parties where necessary to provide our services, including SMSF auditors or other professional advisers. We will not disclose your personal information without your consent unless required or permitted by law.

We take reasonable steps to ensure that your personal information is stored securely and protected from misuse, loss or unauthorised access.

You have the right to request access to the personal information we hold about you and to request corrections if that information is inaccurate or incomplete.

Our full privacy policy is available upon request.

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13. Complaints (Internal Dispute Resolution)

We are committed to providing a high standard of service. If you have a complaint about the financial services we provide, we encourage you to contact us so that we can address your concerns.

You can lodge a complaint using the following contact details:

📧 Email: admin@optimalca.com.au
📞 Phone: (07) 4122 3522

We will acknowledge your complaint promptly, typically within one (1) to two (2) business days.

We aim to resolve complaints as quickly as possible. Where a complaint cannot be resolved immediately, we will investigate the matter and provide you with a written response outlining the outcome.

Our response will include:

- The outcome of your complaint
- The reasons for our decision
- Details of any actions taken to resolve the matter

We will provide a final response within the timeframes required under applicable regulations.

If you are not satisfied with our response, you may refer your complaint to the Australian Financial Complaints Authority (AFCA), as outlined in Section 14 of this guide.

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14. External Dispute Resolution (AFCA)

If you are not satisfied with the outcome of our internal dispute resolution process, you have the right to refer your complaint to the Australian Financial Complaints Authority (AFCA).

AFCA provides an independent and free dispute resolution service for consumers.

You can contact AFCA using the following details:

Australian Financial Complaints Authority (AFCA)
Website: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678
Mail: GPO Box 3, Melbourne VIC 3001

AFCA will only consider your complaint once you have first attempted to resolve the matter directly with us.

Further information about AFCA and the types of complaints it can consider is available on its website.

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15. How to Contact Us

If you have any questions about this Financial Services Guide or the services we provide, please contact us using the details below:

Optimal Chartered Accountants
Rachelle Heather Pty Ltd
AFSL No. 700315

📞 Phone: (07) 4122 3522
📧 Email: admin@optimalca.com.au
📍 Address: 92 March Street, Maryborough Q 4650

We are available during normal business hours and will respond to your enquiry as soon as practicable.

16. Important Disclosures

Rachelle Heather Pty Ltd is not independent, impartial or unbiased within the meaning of the *Corporations Act 2001*.

This is due to the nature of the services we provide and the fees we receive in connection with those services.

Our financial services are limited in scope and are focused on providing advice in relation to superannuation and self-managed superannuation funds (SMSFs).

We do not provide advice on specific financial products, including investments or insurance products. Our advice is limited to strategy and structural considerations within superannuation.

This means that we do not recommend specific investment products or manage investment portfolios.

You should consider whether our limited scope of advice is appropriate for your needs before engaging our services.

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17. Version Control

This Financial Services Guide is current as at the date below.

Version: 1.0
Date: 27.10.2026

This document may be updated from time to time. The most current version will be provided to you as required.