

I, (Name),  
as an Advisor representing RMA Financial Ltd have a legal duty to give priority to clients' interests.

I must try to take all reasonable steps to ensure that I am not materially influenced by other parties interests, and avoid conflicts where possible and manage those where it is impossible to avoid them.

Conflicts Of Interest are those situations where two (2) or more parties have competing interests, and they can arise in any instance of providing advice to clients. Broadly they can fall into one of 2 categories:

1. Direct Conflicts
2. Indirect conflicts

### **DIRECT CONFLICTS**

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Direct conflicts include all situations where I am remunerated or potentially have a financial interest in the advice I provide. Those financial interests might include commission or brokerage paid upon product placement, fees charged directly for time or expertise, incentives provided by product manufacturers/retailers, having shares or ownership in a business which benefits from the sale or distribution of particular products, or recommending a course of action which would involve financial gain in some other form for the adviser.

### **INDIRECT CONFLICTS**

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Indirect conflicts are less likely to involve remuneration and usually consist of ethical conflicts. Examples might include advising two separate parties simultaneously who have different objectives without their knowledge that I am advising both parties, or having material information which could influence my advice but which I am unable to reveal or use due to competing confidentiality demands.

### **MY RESPONSIBILITIES**

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Wherever possible our first objective is to simply avoid conflicts, and in doing so we would not need to tell you, the client, about them as once they are avoided there is no longer a conflict of interest.

If we are unable to avoid conflicts of interest entirely, then we shall disclose them fully. We will make you aware of what the conflict of interest is and you can decide whether to proceed with our advice or not. If we do proceed, after notifying a conflict, we will have you sign off on that conflict of interest.

### **OUR COMMITMENT OF DISCLOSURE**

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The most common conflict of interest is that we must receive compensation in order to provide a business service to you. As obvious as this may seem there is an inherent conflict regardless of what remuneration model we use (fees charged directly to you or commissions or brokerage received by us from an insurer or product provider). As such we will ensure that our remuneration arrangements when providing advice to you are disclosed fully and in writing. This will include any preferential terms which we might receive from an insurer or product provider or related party over and above their standard market offerings, or any additional financial incentives which may influence our advice to you.

Following this disclosure if you are unsure whether you should engage in our advisory services then we recommend that you seek independent legal advice to determine whether any identified conflicts of interest remain a particular risk to you over and above those risks identified by us.