

ROSS JOHNSTON FINANCIAL

Financial Services Guide

Part 2 – Adviser Profile

Effective date: 1 July 2026

Corporate Authorised Representative Profile

RAJ Financial Australia Pty Ltd (RAJ)

ACN: 648 609 901

Corporate Authorised Representative No: 001289432

Trading as Ross Johnston Financial

Authorised Representative Profile

Ross Johnston

Authorised Representative No: 000331406

Ross Johnston is a Sub Authorised Representative of Skycrest Financial Pty Ltd AFSL 700148

How to contact us:

409 Waverley Road
Malvern East VIC 3145
03 9026 9150
services@skycrestfinancial.com.au

This document is incorporated with, and must be read in conjunction with, the Financial Services Guide - Part 1, issued by Skycrest Financial Pty Ltd (Skycrest). When read together, the Financial Services Guide will explain to you how I can provide services to you as an authorised representative of Skycrest.

My authorisation

I am authorised by Skycrest Financial Pty Ltd under its Australian Financial Services Licence to provide financial advice. My ASIC authorisation number is 000331406.

The areas in which I can provide financial planning services

I am authorised by Skycrest to provide financial services including advice or services in the following areas:

- Superannuation
- Retirement Planning
- Managed Investments
- Gearing
- Cashflow and debt management
- Personal Risk Insurance
- Business Protection Insurance
- Direct Equities
- Instalment Warrants
- Self Managed Superannuation Funds

If you require services that are outside the areas stated above, which I am not authorised to provide advice on, I can provide a referral to a professional who can assist.

If Skycrest Financial receives a specific fee for this referral, it is disclosed below. It will also be disclosed in an advice document such as a Statement of Advice (SoA) or Record of Advice (RoA) if I provide you with personal advice.

Remuneration or other benefits arising from my referral arrangements

All fees shown below are inclusive of GST.

Referrals to me:

If you have been referred to me by an external party, I may make a payment to the external party for that referral. In those circumstances, the payment may be charged by one of the following ways:

- a percentage between 0.00% and 35.00% of insurance commissions I receive or the advice fee you pay me for the financial services I provide.

For example: If I receive an upfront insurance commission of \$990 for an insurance policy that I recommend to you, I may pay 10% of this commission to the external party who referred you to me; calculated as $\$990 \times 10\% = \99 .
- a fixed amount which is dependent on complexity of the work that we have completed and this will be disclosed in the advice documents we give you.

For example: If we charge \$3,500 implementation fee we may pay \$500 to the external party who referred you to me; if we charged \$5,000 implementation fee we may pay \$1,000 to the external party who referred you to me.

I have referral arrangements in place with:

- Accountants
- General Insurance Brokers
- Solicitors
- Finance brokers

Any amount payable to a referrer will be disclosed in the SoA or RoA provided to you. This will be paid by me, or Skycrest, to the external party and will be at no additional cost to you.

How the fees you pay are shared between me, my employer and Skycrest

All of the fees you pay are received by Skycrest Financial, who retains a portion to cover the costs associated with operating and providing a financial services business. Skycrest retains:

Up to 10% of total revenue (or a minimum of \$35,000 + GST) per annum up to \$1 million, after which it retains a reduced rate of up to 7% of fees; then

Thereafter up to 10% of total revenue (or a minimum of \$40,000 + GST) per annum up to \$1 million, after which it retains a reduced rate of up to 7% of fees.

I receive a salary and bonus as a director of RAJ. I could also receive a performance bonus which may be based upon the amount of revenue I generate for RAJ in advice fees and commissions, as well as other performance measures including compliance.

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- 100% of total revenue.

I receive a salary from Skycrest Financial. I could also receive a performance bonus which may be based upon the amount of revenue I generate for Skycrest in advice fees and commissions, as well as other performance measures including compliance.

Fees that you pay for the financial services I provide

All fees shown below are inclusive of GST.

Initial advice fees:

Fees are charged for my initial advice and the preparation of an SoA. Fees are based on the complexity of the advice provided and range from \$0 (minimum) to \$20,000 (maximum). I will confirm the exact amount, which we will agree on before commencing any work.

You will be sent an invoice and payment is required within 30 days from the invoice date. Please note that my initial advice fees still apply where you decide not to implement my advice.

Implementation fees:

If you proceed with the advice given and additional work is required for implementing that advice, I may charge to cover the costs associated with implementing the recommendations in your SoA. The fee could range from \$0 to \$20,000.

Execution-only service or ad hoc advice fees:

Fees for execution-only services and ad hoc advice may be charged at an hourly rate in the range of \$0 and \$1,100 per hour depending on the complexity of the work involved.

An estimate of the time required will be provided and agreed upon prior to commencing the work. You will be invoiced for these fees after the service is provided and payment is required within 30 days from the invoice date.

Share Transactions:

If I recommend you buy or sell shares, Skycrest Financial may charge up to 1.0% of the value of the trade when we arrange it for you, in addition to the brokerage cost incurred for the share transaction. For example, if we recommend you buy \$10,000 of shares, we may charge you \$100 (1.00% of \$10,000) to implement the share purchase.

Ongoing service fees:

Once your financial plan is implemented, you may choose to participate in an ongoing review service. Fees for ongoing services and reviews are all based on an annual fee, ranging from 0.00% to 2.00% of the funds under advice or fixed amounts that we agree on. For example, if you have \$100,000 invested, and my annual fee is 2.00% of your portfolio, the fee will be \$2,000. The agreed ongoing service will comprise review meetings (with the frequency and number of reviews per annum agreed with you). Full details of the services offered in the ongoing service package will be provided at the time my advice is given.

Methods of payment for my fees include:

- Invoice directly to you
- Deducted from your investments (where this option is available and your authorisation to do so is obtained)

Full details of all fees and commissions received in consequence of my financial services will be provided to you in an SoA or RoA and Product Disclosure Statements at the time of receiving any recommendation.

Other benefits and payments which may be (directly or indirectly) received because of the services provided to you

Insurance products

Where I arrange a life insurance product, the insurer pays us an upfront commission and an ongoing commission when the product is renewed each year. The rate of upfront commission payable ranges from 0% up to 66% of the base premium. The rate of ongoing commission payable ranges from 0% - 31%. For some products, the rate of commission payment may affect the amount of premium payable.

For example, if you purchase a life insurance policy with an annual premium of \$1,500 Skycrest may receive an initial payment of up to \$990, calculated as \$1,500 x 66% = \$990; and an ongoing commission of \$465 calculated as \$1,500 x 31% = \$465.

You should also refer to Part 1 of the FSG *"The benefits or payments which may be (directly or indirectly) received by us because of the provision of financial planning"*

services” for details of payments and benefits which my licensee may receive in consequence of individual services provided by me to you.

Alternative benefits that I may receive

From time to time, I may receive alternative forms of non-monetary benefits from product providers or other parties which have a value of less than \$300. These may include hospitality or education and training in relation to my professional development. Details of any alternative benefits I receive are maintained on a register. A copy of the register is available upon request.
