

# Financial services guide

A guide to our financial services issued 22 August 2025

## Our business

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### A leading education provider

Reliable Trading Circle (**we, us**) is the brand under which Beacon Investment Publishing Pty Ltd ABN 76 643 210 502 | AFSL 527881 trades.

We are an Australian based specialised education provider focused on teaching our students how to trade exchange traded options.

Our programs are design for all levels:

- ⇒ **beginners:** you've never traded options before and want to get going
- ⇒ **intermediates:** you have traded options but want to learn more
- ⇒ **advanced:** you trade options regularly but seek to hone your options skills.

Over more than a decade, our courses have educated thousands of students, and at any given time we have hundreds working to better their trading knowledge and accessing our trading tools.

You can find out more at <https://reliabletrading.com/>

### Our goals

We believe people have the ability to become financially literate and self-sufficient, no matter their age, background or level of experience.

The Reliable Trading Circle team is dedicated to delivering financial education that is simple, easy-to-follow and jargon-free.

We aim to give people the understanding they need, to help secure a better financial future for themselves and for their family.

We seek to provide the highest level of customer satisfaction to our students by offering industry leading courses and tools designed with the goal of helping students to:

- ✓ maximise their wealth,
- ✓ improve their income, and
- ✓ manage risk to minimise loss and protect capital.

As with most investing, there are risks, and you can lose as well as make money, but we believe that investing in yourself is one of the best courses of action you can take to invest in the markets.

### Our people

We provide services through our handpicked team.

Our team is led by our founder Sean Allison, an Australian who has been trading and investing for over 20 years. Sean is a passionate trader and has helped thousands of people help gain greater control over their financial future.

Our education team comprises expert, professional level instructors. The goal is to teach you how to properly use the power of options trading. To maximise wealth, improve income and manage risk founded on a solid financial education.

## This document

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This document, a Financial Services Guide or FSG, is issued by us and as a guide for to the financial services that we offer.

Although much of the information here is likely to be of interest for students no matter where they are located, some things such as accessing Australian dispute resolution services, and concepts such as general and personal financial advice and wholesale and retail clients are Australian legal concepts.

Like most documents concerning investments, it is important that you read it carefully. Its purpose is to provide detail of the types of financial services we are able to provide, and certain other information relating to our financial services business, including benefits, enquiries and complaints, how we manage conflicts, compensation arrangements which are relevant and certain other matters.

## Our financial services

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We hold all the licence authorities that are required under Australian law to conduct our Australian financial services business.

That business is limited to providing **general** (rather than personal) financial advice to both retail clients and wholesale clients in relation to securities and derivatives, and our focus is on exchange traded options.

We do **not** provide personal financial advice. Personal financial advice is one where the giver of the advice has considered one or more of the persons objectives, financial situation and needs or a reasonable person might expect the giver of the advice to have considered one or more of those matters.

We do not offer any product in which you can invest. If you choose to trade, investments are held in the name of yourself or any person or company that you propose as the owner.

## Benefits

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### Payments received by us from you

Our students pay us fixed dollar amount fees to participate in our educational courses. Fees are payable in advance by credit card on a one off or monthly, semi-annually or annual recurring basis. The fees payable depend on the particular course in which you enrol and are available as part of the enrolment process. Fees can change from time to time.

We do not charge for any other financial services that we may generally provide, for example, when you subscribe to our market updates, but any bespoke services such as arranging for Sean or one of our team to speak at an event will attract additional costs.

### Payments received by our team

Our team comprises management such as directors, as well as employees and contractors.

We may pay salaries to our directors and other employees, and contracting fees to our contractors, and may also pay bonuses which may be related to company performance or other criteria.

Directors, employees and contractors may also own equity in our business and may receive distributions from time to time.

## Payments made by us

We may from time to time ask organisations and others to help promote our business, and we may pay them fees for their efforts (based for example on how many students they refer to us who enrol). These arrangements would always be on terms which are at least arm's length.

We pay Beacon an annual fee in relation to services provided by Beacon as the AFSL holder.

Some shareholders of Beacon are included amongst our own shareholders.

We do not otherwise pay remuneration, commission and other benefits to anyone in respect of, or that is attributable to, the provision of any of the financial services we are authorised to provide.

We do not currently make any payments, for example give people a Commission or rebate, for referring persons to us who become clients.

## Other payments

Options trading involves certain fees and costs, particularly those related to brokerage. It is a matter for you as to who you choose as a broker. From time to time members of our team may refer you to a particular broker for you to consider.

It is possible that from time to time we may receive a payment, for example commission or rebate, for making a referral with respect to a broker. This could take several forms and may for example be by way of a percentage of the brokerage earned by the broker. Australian brokers will have their own financial services guide to which you should refer. Payments received by us do not influence the financial advice we give to clients.

If you use the services of an Australian licensed financial adviser, they will most likely charge you fees, which should be explained to you in their statement of advice.

## Enquiries and complaints

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If you have an enquiry or complaint regarding our financial services, please contact us at first instance: our details are at the end of this document.

We will endeavor to resolve your complaint fairly and as quickly as is practicable within 30 days.

If we are unable to respond by then, we will contact you to let you know of the delay.

If you are not satisfied with the complaint outcome proposed, any aspect of the complaints handling process or any delay, the Australian Financial Complaints Authority (**AFCA**) may be able to assist you as an Australian client.

AFCA operates the external complaints resolution scheme of which Beacon is a member. Australian clients may seek assistance from AFCA, and their services are provided at no cost. Australian clients can contact AFCA on 1800 931 678, or by writing to:

Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001  
Email: [info@afca.org.au](mailto:info@afca.org.au)

More information can be found at [www.afca.org.au](http://www.afca.org.au)

# What else?

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## Australian based

If you sign up with us, you sign up with us here in Australia. For a period we had operations in the US and some students signed up with our US company, using their terms and conditions. Those will continue to apply for those student until the end of the course signed up for. New courses will be with us on our terms and conditions. Signing up with the US is no longer an option.

## Conflicts

Other than as mentioned elsewhere in this FSG, neither we, nor any related body corporate has any association or relationship with the issuers of any financial products - for example the issuer of options or any underlying asset or Exchange on which they are traded - that might reasonably be expected to be capable of influencing us in providing any of the financial services we are authorised to provide.

We and Beacon take the management of conflicts of interest very seriously, including the terms on which any related party transactions occur. Policies are designed to ensure that any conflicts are appropriately identified, assessed and evaluated as far as is practicable and are appropriately controlled, avoided and/or disclosed.

Capital 19 Pty Ltd ABN 17 124 264 366 AFSL 441891 is an Australian based financial services provider who we may refer clients too. One of the directors of Capital 19 is also a director of ours

## Compensation arrangements

We maintain professional indemnity insurance as Australian law (section 912B of the Corporations Act) requires.

## Privacy and instructions

We are committed to protecting personal information in relation to Australian clients and our privacy policy is available free at our website or by contacting us.

Students may provide 'instructions' to us by contacting us. Generally, email works best.

## Terms of service

Our terms of service are available at our website. We strongly encourage you to read these before you enrol in any course.

## Statutory right to request

Not all remuneration, Commission and other benefits is attainable in advance. You may request particulars of such payments provided this request is within a reasonable time after we have given you this financial services guide and before any financial service identified in this guide - namely general financial advice - is provided to you.

## Accessibility services

We take our commitment to provide accessible services to customers seriously.

If you are deaf or have a hearing or speech impairment, you can contact us on the National Relay Service (**NRS**), a government initiative that offers an Australia-wide phone service for people who are deaf or have a hearing or speech impairment. It's available at no additional charge:

- **Talk to text users:** please call 133 677 and then ask for+ 61 (0)3 9021 0420 or 1300 735 125
- **Speak to listen users:** please call 1300 555 727 and then ask for+ 61 (0)3 9021 0420 or 1300 735 125
- **Internet relay users:** please connect to the NRS and then ask for+ 61 (0)3 9021 0420 or 1300 735 125.

If you require this Policy in another language, please contact us at the details below.

## Contact

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| Support  | <a href="mailto:info@reliabletrading.com">info@reliabletrading.com</a>       |
| Billing: | <a href="mailto:billing@reliabletrading.com">billing@reliabletrading.com</a> |
| Web      | <a href="https://reliabletrading.com/">https://reliabletrading.com/</a>      |
| Address  | Unit 7, 30 Bronte Street, East Perth, WA 6004                                |