

Form 603Corporations Act 2001
Section 671B**Notice of initial substantial holder**To Company Name/Scheme Rivkin Financial Services LimitedACN/ARSN ACN 061 287 045**1. Details of substantial holder (1)**Name PINNACLE ASSET MANAGEMENT PTY LTDACN/ARSN (if applicable) ACN 076 308 480The holder became a substantial holder on 19 /11 /2004**2. Details of voting power**

The total number of votes attached to all the voting shares in the company or voting interests in the scheme that the substantial holder or an associate (2) had a relevant interest (3) in on the date the substantial holder became a substantial holder are as follows:

Class of securities (4)	Number of securities	Person's votes (5)	Voting power (6)
Ordinary	10,170,613	10,170,613	10.14%

3. Details of relevant interests

The nature of the relevant interest the substantial holder or an associate had in the following voting securities on the date the substantial holder became a substantial holder are as follows:

Holder of relevant interest	Nature of relevant interest (7)	Class and number of securities
Pinnacle Asset	Legal owner refer	10,170,613
Management Pty Ltd	Annexure A	

4. Details of present registered holders

The persons registered as holders of the securities referred to in paragraph 3 above are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder (8)	Class and number of securities
Pinnacle Asset	Pinnacle Asset		10,170,613
Management Pty Ltd	Management Pty Ltd		

5. Consideration

The consideration paid for each relevant interest referred to in paragraph 3 above, and acquired in the four months prior to the day that the substantial holder became a substantial holder is as follows:

Holder of relevant interest	Date of acquisition	Consideration (9)		Class and number of securities
		Cash	Non-cash	
Pinnacle Asset	Refer Annexure A	Refer	N/A	Refer
Management Pty Ltd		Ann. A		Annexure A

6. Associates

The reasons the persons named in paragraph 3 above are associates of the substantial holder are as follows:

Name and ACN/ARSN (if applicable)	Nature of association
N/A	

7. Addresses

The addresses of persons named in this form are as follows:

Name	Address
Refer Annexure A	

Signature

print name Luke Littlefield

capacity Company Secretary

sign here

date 24 / 11 / 2004

DIRECTIONS

- (1) If there are a number of substantial holders with similar or related relevant interests (eg, a corporation and its related corporations, or the manager and trustee of an equity trust), the names could be included in an annexure to the form. If the relevant interests of a group of persons are essentially similar, they may be referred to throughout the form as a specifically named group if the membership of each group, with the names and addresses of members is clearly set out in paragraph 7 of the form.
- (2) See the definition of "associate" in section 9 of the Corporations Act 2001.
- (3) See the definition of "relevant interest" in sections 608 and 671B(7) of the Corporations Act 2001.
- (4) The voting shares of a company constitute one class unless divided into separate classes.
- (5) The total number of votes attached to all the voting shares in the company or voting interests in the scheme (if any) that the person or an associate has a relevant interest in.
- (6) The person's votes divided by the total votes in the body corporate or scheme multiplied by 100.
- (7) Include details of:
 - (a) any relevant agreement or other circumstances by which the relevant interest was acquired. If subsection 671B(4) applies, a copy of any document setting out the terms of any relevant agreement, and a statement by the person giving full and accurate details of any contract, scheme or arrangement, must accompany this form, together with a written statement certifying this contract, scheme or arrangement; and
 - (b) any qualification of the power of a person to exercise, control the exercise of, or influence the exercise of, the voting powers or disposal of the securities to which the relevant interest relates (indicating clearly the particular securities to which the qualification applies).

See the definition of "relevant agreement" in section 9 of the Corporations Act 2001.
- (8) If the substantial holder is unable to determine the identity of the person (eg, if the relevant interest arises because of an option) write "unknown".
- (9) Details of the consideration must include any and all benefits, money and other, that any person from whom a relevant interest was acquired has, or may, become entitled to receive in relation to that acquisition. Details must be included even if the benefit is conditional on the happening or not of a contingency. Details must be included of any benefit paid on behalf of the substantial holder or its associate in relation to the acquisitions, even if they are not paid directly to the person from whom the relevant interest was acquired.

**This is Annexure A
of 1 Page referred to in the
Form 603 notice of Initial Substantial Holder**

Entity: PINNACLE ASSET MANAGEMENT PTY LTD

ACN: ACN 076 308 480

Address: Level 22
360 Collins Street
MELBOURNE VIC 3000

Item 5: Consideration

Purchased	Quantity Purchased	Consideration
14-Oct-04	349,190	\$71,583.95
15-Oct-04	390,000	\$85,800.00
18-Oct-04	18,900	\$4,063.50
19-Oct-04	215,349	\$47,225.04
20-Oct-04	375,000	\$84,375.01
21-Oct-04	34,000	\$8,330.00
26-Oct-04	679,561	\$162,980.85
27-Oct-04	20,000	\$4,600.00
28-Oct-04	86,500	\$19,895.00
29-Oct-04	18,000	\$4,140.00
1-Nov-04	206,702	\$47,541.46
1-Nov-04	5	\$1.15
2-Nov-04	105,000	\$24,150.00
15-Nov-04	349,500	\$76,890.00
16-Nov-04	1,465,228	\$336,983.11
17-Nov-04	56,500	\$12,680.00
18-Nov-04	630,565	\$151,155.60
19-Nov-04	2,040,824	\$507,263.30
22-Nov-04	1,188,678	\$302,976.83
23-Nov-04	1,941,111	\$553,491.30
Total	10,170,613	\$2,506,126.10

Signature

Print name: Luke Littlefield **Capacity:** Company Secretary

Sign here: _____ **Date:** ____/____/____