



Helping you make **the most of life**

Financial Services Guide

Issued 1 October 2018



RI Advice Group Pty Ltd | ABN 23 001 774 125 AFSL 238429
347 Kent Street, Sydney NSW 2000



What is financial advice?

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At its heart, good financial advice is all about making the most of life – helping you to decide what you want to achieve and setting the financial strategies to help you do it.

Everyone has different goals in life, but for most of us, finances play an important role in reaching them. That's where we can help.

Since 1979 advisers with RI Advice Group (formerly RetireInvest) have helped thousands of Australians to create, grow and protect their wealth. Your adviser will provide expert advice and reliable service to help manage your finances.

“ Good financial advice is all about making the most of life...”

Financial Services Guide

This is a guide to the services we offer, the payments we receive to provide them and what to do if you have a complaint. It's designed to help you decide whether you want to use our services.

Please take the time to read it carefully. Sound financial advice is based on open and honest communication. Understanding our services and our fees is the cornerstone of this communication. It's also important that you know who is providing your services.

If there's anything you don't understand, or have questions about, please talk to your adviser, or contact us on 1800 738 473.

This guide should also be accompanied by an Adviser Profile which tells you about your adviser's skills, qualifications and the services they are authorised to provide.

How we can help

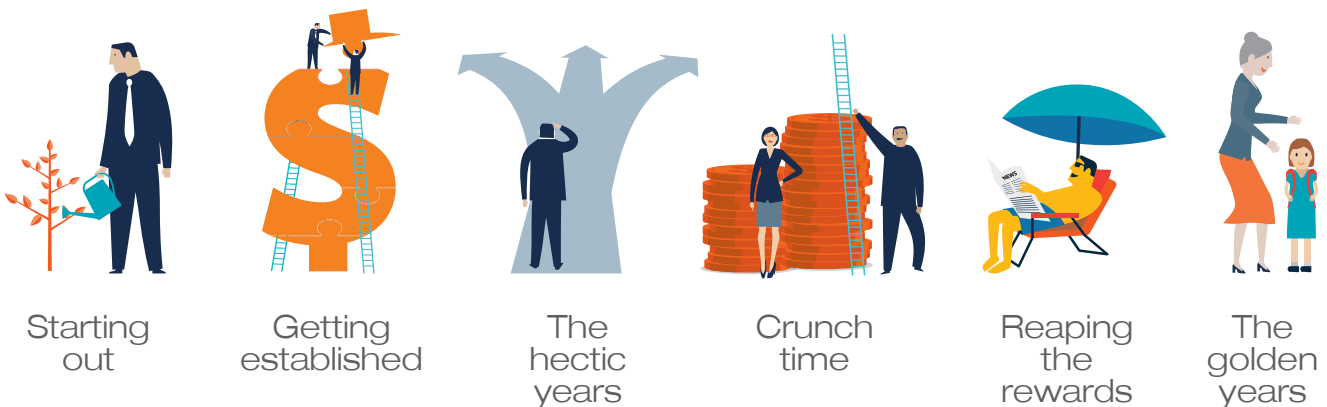
As you go through life, your priorities or perspectives change, but one thing remains constant – managing your finances well will help you get what you want from life. Your adviser can guide you by:

- helping you identify your personal goals, such as an early retirement, travelling or building funds for your children’s education
- developing strategies for saving, investing to meet your goals, and contingency plans to protect you against life’s hazards along the way
- keeping you on track by regularly reviewing your direction and making adjustments as required.

Financial peace of mind

When women seek financial advice they generally do so because they are focused on the emotional benefit of peace of mind, value asset protection, a desire for financial security. Men tend to be more focused on setting and achieving goals and wealth creation.¹ Whatever your goal is for seeking financial advice, we can help.

Life’s changing priorities



Starting out

Getting established

The hectic years

Crunch time

Reaping the rewards

The golden years

Services offered

Superannuation
Retirement planning
Investments, including savings plans
ASX listed investments
Personal insurance

Budget and cashflow planning
Debt management
Gearing
Business insurance
Centrelink/DVA

Aged care
Ownership and structures (e.g. discretionary and family trusts)
Self-managed superannuation

Portfolio review
Estate planning
Ongoing advisory services
Referrals to specialists (e.g. accountants, solicitors)

Products offered

Deposit and payment products
Derivatives
Securities

Life investment or life risk products
Retirement savings accounts

Interests in managed investment schemes, including investor directed portfolio services (IDPS)

Superannuation
Standard margin lending facilities

¹ Money, Well-being and the Role of Financial Advice, AFA White Paper, May 2016

Who we are

– our associations & relationships

Your adviser is part of a network of financial advice firms that has helped over 80,000 Australians build and protect their wealth – RI Advice Group, one of Australia’s oldest and best regarded financial advice groups.

Your adviser

Provides professional advice to help you achieve what you want out of life. Each advice practice is locally owned and employs highly qualified and authorised financial advisers. Your adviser is a self-employed practice owner or employed by the practice. The Adviser Profile provided with this guide has specific information about your adviser.

RI Advice Group

Your adviser, or the practice they work for, has chosen to partner with RI Advice Group, who provides your adviser with research, training, compliance, technical and operational support.

RI Advice Group is responsible for any financial service your adviser provides on its behalf.

What this means for you

Your adviser does not act alone. As an Authorised Representative of RI Advice Group your adviser is provided with:

Technical support: Keeping up to speed with all of the latest developments means your adviser is well positioned to help you take advantage of any changes to legislation as well as avoid potential negative impacts.

Investment research: Access to leading research on investments helps your adviser to source quality investments.

Oversight of advice: risk management specialists monitor and regularly audit our advisers.

Professional development: Continuous professional development both maintains and develops standards across a broad range of skills including technology, compliance and business practice.

You can be sure your adviser is professionally qualified and authorised.

Who we are – our associations & relationships

About RI Advice Group

RI Advice Group

Started life in 1979 as RetireInvest and is one of Australia's largest and longest-established financial advisory groups. RI Advice Group is a wholly owned subsidiary of IOOF Holdings Limited (IOOF).



IOOF

IOOF have been helping Australians secure their financial future since 1846 and have since grown substantially to become a leading provider of quality financial services.

IOOF is an ASX top 100 company, and with more than \$154 billion in funds under management, administration, advice and supervision, it currently services more than 500,000 customers around Australia.



“ RI Advice Group is part of one of the largest and most trusted financial institutions in Australia...”

Have a question on who we are?

If you want to find out more about RI Advice Group, and how our structure might affect the advice you receive, talk to your adviser, call us on 1800 738 473 or visit www.riadvice.com.au

Referring your adviser

Much of our business comes through referrals from our existing clients.

Trust and confidentiality are essential so it's important that you are aware of our Referral Policy should you choose to refer us.

- All our business is confidential. We do not discuss what services we may, or may not, have provided to you.
- We can help and support other people like you, and others from all walks of life.
- We prefer to avoid surprises and would ask for an introduction to anyone you refer to us.
- We place no obligations or expectations on anyone referred to us.

We approach every referral as merely an opportunity to see if there is any 'common ground'.

How we work

We have an obligation to act in your best interests

It is critical that your adviser gets to know you to ensure that any recommendations made are appropriate for your individual needs and circumstances.

We encourage you to be open and honest with your answers and understand that personal, family and business issues can be quite private. We stand by our promise to maintain your privacy. You can find out more about how we protect your privacy on page 13.

If the information you provide to us is not complete and accurate, we may be unable to provide you with advice, or the advice we provide may be not be appropriate for your circumstances.

If your adviser cannot assist you with your needs, or cannot access products which are in your best interests, they may leverage the RI Advice Group network to obtain suitable support.

If your adviser is unable to access suitable professional connections that can provide appropriate support in your best interests then you will be informed that advice cannot be provided to you.

Once we agree with you the advice you require and the costs involved for this advice we will ask for your agreement to pay even if you decide not to proceed and implement our advice recommendations.

We aim to build enduring relationships with all our clients by providing quality services that meets their changing needs throughout life. However it's important to remember that the best financial advice adapts to meet your changing needs and priorities over time. We recommend continually reviewing your strategy to ensure it remains current.

How we will provide advice to you

1) First meeting

- Getting to know you
- Ensuring you understand the information in this guide
- Learning about your goals and objectives
- Establishing which advice services you'll require

2) Getting all the facts

- Completing a profile of your personal and financial goals
- Establishing the right level of risk for you
- Developing a clear picture of your situation

3) Agreeing on the service

- Issuing a letter of engagement
- Discussing our services and making the costs involved clear
- Agreement for us to prepare specific advice

4) Preparing the advice

- Analysing possible strategies and options
- Researching potential products and relevant legislation
- Preparing our recommendations

5) Presenting the advice

- Presenting our advice in a Statement of Advice (SoA) or Record of Advice (RoA) document
- Discussing the SoA or RoA and any Product Disclosure Statements
- Answering your questions and ensuring you understand and are comfortable with our recommendations

6) Implementing

- Getting your permission to proceed
- Implementing the agreed strategy
- Documenting administration
- Placing your investments and taking out policies

7) Ongoing review and service

- Reviewing your financial situation, needs and objectives
- Reviewing your strategies and products
- Considering any new legislative opportunities or threats
- Accessing our in-house investment research to guide ongoing investment decisions
- Making changes to your strategy as required

Keeping it clear – it's all in writing

When your adviser provides you with personal financial advice for the first time, you will be provided with a Statement of Advice (SoA). The SoA details your personal advice, along with the basis for the advice.

If you are given additional advice at a later time, you may be given a further SoA or Record of Advice (RoA).

An RoA can only be used to provide advice if there has been no material change to your circumstances or strategy since your previous SoA. Your adviser may provide you with a RoA document or the advice may be provided verbally. If you are given verbal advice, your adviser will document the discussion and a copy of this record can be made available to you on request. Copies of any previously supplied advice documents are available from your adviser.

If your adviser recommends the purchase of a financial product (other than ASX-listed securities) you will be given a Product Disclosure Statement containing information about that product. We encourage you to read it and ask your adviser any questions you may have.

Sometimes you may wish to make changes to your investments without receiving advice. In these cases, we can take your instructions by telephone, fax, email or in person and arrange for the transaction to be completed, without providing personal advice. Once the transaction has been completed, we will provide a Statement of Transaction letter which confirms your instructions, informs you that no advice has been provided, and discloses any fees and charges payable by you and any benefits we may receive.

We will clarify and agree all fees and payments with you before providing our advice and services. The actual costs will be shown in our written advice to you. If we provide a transaction without advice, the costs will be shown in your Statement of Transaction letter.

Keeping your plans on track

As your circumstances change over time, we recommend that your adviser regularly reviews both your strategy and your situation to ensure recommendations remain current and appropriate to your changing circumstances.

Ongoing services can include varying levels of advice, review, contact and information. Your adviser will discuss and agree your specific ongoing service requirements when providing your initial advice.

If you choose to enter into an ongoing services agreement with us, you will be charged an annual fee. Your adviser will provide you with an annual Fee Disclosure Statement. This will outline the fees paid and services you were entitled to and received in the preceding 12 months.

“ Our focus is on being open and transparent – we want you to feel empowered to make sound decisions about your financial future.... ”

Keeping it clear – it's all in writing

Approved Products List

RI Advice Group maintains an Approved Products List (APL) made up of products selected by IOOF's experienced research team. This means the products your financial adviser recommends have been thoroughly researched.

The products on the APL include those offered by our related companies, including Australian Executor Trustees Limited, IOOF Investment Management Limited, IOOF Ltd, Managed Portfolio Services Limited and Perennial Investment Management Limited. Our related companies are the registrable superannuation entity licensee and/or responsible entity, operator or investment manager of financial products we may recommend. They will receive fees and benefits as disclosed in the relevant PDS if you purchase the product.

In late 2017 IOOF announced that it will acquire OnePath Funds Management Limited, OnePath Custodians Pty Limited and Oasis Funds Management Limited from ANZ. The purchase is expected to be finalised in late March 2019. From this date, these companies will also become related to RI Advice Group. As part of the acquisition, our APL will continue to include certain ANZ banking products and life insurance products issued by OnePath Life Limited provided those products continue to be suitable for our clients' needs and providing they comply with our legal obligations.

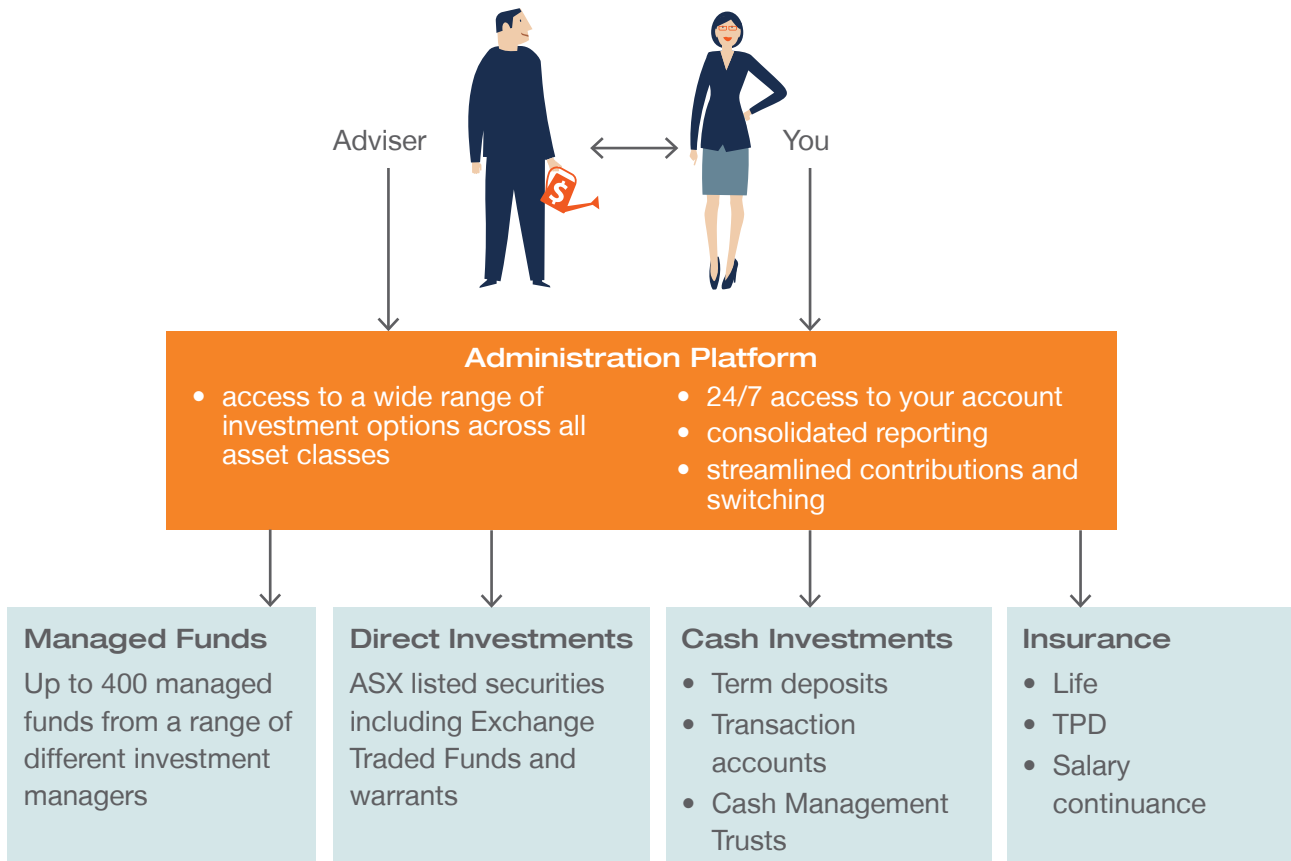
In some circumstances, your financial adviser can also recommend products that are not on our APL. When deciding what products to recommend, your adviser will consider your personal objectives, needs and circumstances and will only recommend products to you if they are in your best interests.

Administration

To administer your investments, your adviser may recommend using an administration platform. Through the platform you can access a broad range of investment options on the Approved Product List. This allows you to access a diversified range of investments from a number of different investment managers.

An administration platform can considerably reduce your paperwork. Instead of having to complete individual paperwork for each investment you only have to complete one set of paperwork for the platform. You'll also receive consolidated statements and tax reporting that combine all the investments in your portfolio. Administration platforms also offer online access, making it easier to see the overall picture of your investment portfolio at any time.

Keeping it clear – it's all in writing



Note: Investment and insurance options available may differ by administration platform.

How we are paid

You may be charged fees by companies associated with RI Advice Group for products recommended by your adviser. For investment products, these may include initial or ongoing fees including entry fees, management fees, account keeping fees, exit fees and any other fees specified in the product disclosure statement. For insurance products, these may include insurance premiums and other fees as specified in the product disclosure statement.

You may choose to pay fees directly to RI Advice Group or, where possible, they may be deducted from your product. As the licensee, RI Advice Group collects any advice fees and commissions and pays 100% of these fees and commissions to your adviser's practice. The Adviser Profile explains how your adviser is paid.

We're committed to a fair, open and honest fee structure for the advice and services we provide.

Your adviser will explain, and agree with you, any fees and payment options before providing advice and services to you. The costs of our advice and services may include charges for preparing and implementing our initial advice, and may also include charges for ongoing advice and services.

How you are charged for advice

The cost will depend upon the nature of the service provided. There are various ways that you may pay us for the services, including:

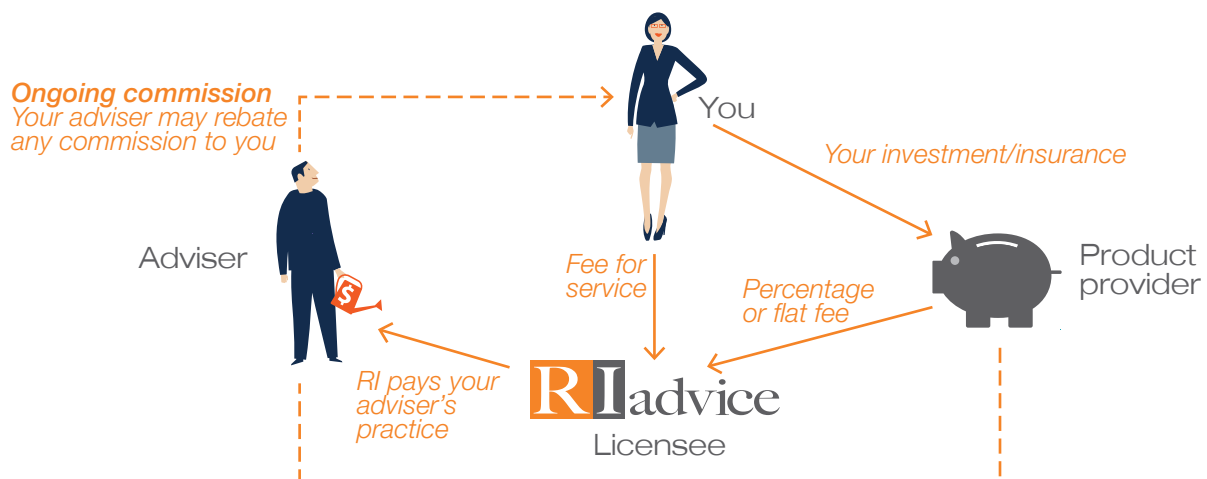
- **fee for service:** where you pay a fee for the services that we provide
- **commission:** paid by product and service providers in the form of initial (up-front) and/or ongoing (trail) commission
- **a combination** of both.

Fee for service

Your adviser may charge you fees for services which may include:

- **Statement of advice preparation fee** - depends on the nature and complexity of the advice being provided.
- **Ongoing services fee** - may be a flat fee or an amount based on a percentage of investment portfolio.
- **Ad hoc advice fee** - if you do not enter into an ongoing service agreement with us, your adviser may charge you for ad hoc advice.
- **Execution only advice fee** - you may be charged a fee if you instruct your adviser to buy or sell specific financial products on your behalf.

All fees will be disclosed in the written advice provided to you.



How we are paid

Commissions

We may be paid upfront and ongoing commissions for products we recommend to you. Commissions are paid to us by the relevant product provider and will be disclosed in our written advice to you.

For insurance products, commissions are based on a percentage of your premium. On all commission arrangements where the commission in the first year is greater than that payable in later years:

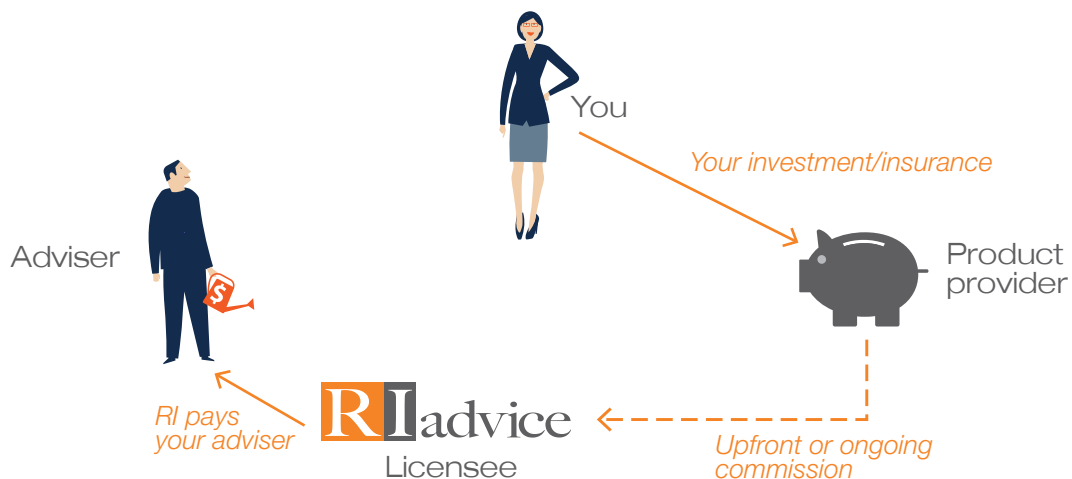
- the maximum upfront (year 1) commission is 80% from 1 January 2018, 70% from 1 January 2019 and 60% from 1 January 2020, and
- the maximum ongoing (years 2+) commission is 20% from 1 January 2018.

Where upfront and ongoing commission are the same, there is no legislated maximum however product providers generally pay up to 33%.

For insurance products purchased prior to 1 January 2018, we may continue to be paid commissions in the same manner as what would have previously been advised to you at the time of obtaining the product(s).

Your adviser may reduce their fee for service if they receive commissions as a result of recommending a product to you. If this occurs, and you decide not to proceed with your adviser's recommendations, or if your insurance policies are cancelled within two years of acceptance (in which case the insurer claims back all or some of the commissions paid), your adviser may invoice you directly for the cost of their service.

From 1 July 2013, commissions were banned on new investment and superannuation products. In certain cases, for products purchased before 1 July 2013, we may continue to be paid initial commissions of up to 5.12% of amounts invested and ongoing commissions of up to 1.1% of the account balance.



How we are paid

Other payments

Product provider partnership payments

RI Advice Group may receive partnership payments of up to 0.40% per annum (inclusive of GST) from some investment product and service providers on amounts invested with the relevant providers prior to 1 July 2013.

RI Advice Group may also receive partnership payments from OnePath Life Limited and other insurance partners of up to 10% of eligible annual premiums received for policies placed with OnePath Life Limited and other insurance partners prior to 1 January 2018. The percentage will depend on factors such as the volume of new business (prior to 1 January 2018 only) and the rate of clients terminating their policies. RI Advice Group retains 100% of the insurance partnership payments.

Product and service provider sponsorship payments

RI Advice Group may receive sponsorship payments from product and service providers to fund technical and professional development training for our advisers.

Benefits through product providers

Our practice owners or advisers may apply for and be qualified to receive commercial terms on a range of banking products and services such as interest rates and limited recourse terms.

Advisory fees

Product providers may pay advisory fees to RI Advice or an investment management entity associated with RI Advice. This fee is for the provision of portfolio management advisory services where RI Advice model portfolios are utilised via managed accounts or separately managed accounts. In the event of this occurring, the fee is calculated as a percentage, likely to be up to 0.15% of the managed account or separately managed account portfolio balance.

Your adviser will not receive any of this fee and the fee does not create any additional cost to you.

Where required, the fee will be disclosed in our written advice to you.

Referral payments

Your adviser may have referral relationships with third parties. These third parties may include accountants, mortgage brokers, general insurance brokers, solicitors, real estate agents and other third parties who specialise in a specific field.

If you are referred to your adviser by one of these third parties, that third party may receive a referral fee, commission or non-monetary benefit. Similarly, your adviser may receive monetary or non-monetary benefits if they refer you to a third party with whom they have a referral relationship. Referral fees can vary and may be up to 40% of revenue received or an equivalent or lesser value non-monetary benefit. This fee is not an additional cost to you. Advisers can change their referral relationships over time and, as such, the referral fee ranges may also vary over time.

All referral payments or non-monetary benefits relevant to your advice are disclosed in the written advice that is provided to you.

Associated businesses

Your adviser may have associations with other related businesses. Where these associations are relevant to the advice being provided to you, they will be disclosed in your Statement of Advice.

Other payments

We keep a full register of any benefits received by advisers of between \$100 and \$300 in value. In addition, RI Advice Group keeps a register of any other non-monetary benefits your adviser may receive in relation to education, training, technology support or software that is relevant to the provision of financial advice. If you would like a copy of either register, please ask your adviser and one will be made available to you.

Protecting your privacy

Protecting your personal information

RI Advice Group collects your personal information in order for one of its authorised representatives (that is, your adviser and/or the practice where he/she works) to provide you with financial products and services. In order to undertake the management and administration of products and services, it may be necessary for us to disclose your personal information to certain third parties.

We and your adviser will collect and use information about you during the course of your relationship with each of us.

It is important that the information we hold about you is up to date. You must let your adviser know when information you have provided has changed.

Collection, use and disclosure of information

We may use and disclose your personal information (including health and other sensitive information) for the following purposes:

- to assist in providing you with products and services;
- to consider your request for a product or service;
- to enable RI Advice or another member of the IOOF Group to provide you with a product or service that was recommended to you by your adviser;
- to tell you about other products or services that may be of interest to you;
- to assist in arrangements with other organisations (for example product issuers) in relation to the promotion or provision of a product or service;
- to manage the relationship between you and your adviser and any accounts or policies which you hold, and perform other administrative and operational tasks (including but not limited to risk management, systems development and testing, staff training and market, customer satisfaction, investment research and to undertake analytics activities);
- to consider any concerns or complaints you raise against RI Advice Group and/or your adviser and to manage any legal action involving RI Advice Group;
- to identify, prevent or investigate any fraud, unlawful activity or misconduct (or suspected fraud, unlawful activity or misconduct);

- to identify you or establish your tax status under any Australian or foreign legislation, regulation or treaty or pursuant to an agreement with any tax authority; or
- as required by relevant laws, regulations and codes of practice.

We may disclose your personal information (including health and other sensitive information) to another licensee in order to enable you to continue to receive financial products and services in the following circumstances:

- where your adviser dies or their arrangements with us terminate;
- where our authorised representative becomes an authorised representative of another licensee; or
- where our authorised representative sells all or part of its business to another licensee.

Absence of relevant information

If you do not provide some or all of the information requested, RI Advice Group may be unable to provide you with products or services.

Information required by law

We may be required by relevant laws to collect certain information from you. Details of laws that require us to collect information about individuals (personal information) and why these laws require us to collect personal information are contained in the Privacy Policy which can be found at www.riadvice.com.au/privacy-policy/

Providing your information to others

We may provide your personal information (including health and other sensitive information) to:

- an authorised representative of ours (including your adviser) for the purposes outlined in this document;
- IOOF and any related entity of IOOF which may use the information to carry out IOOF's functions and activities;
- any agent, contractor or service provider of RI Advice Group or its authorised representative, engaged to carry out or assist with its functions and activities (for example, office support or paraplanning services, IT support providers, data analytics and mailing houses);

Protecting your privacy

- an organisation that assists RI Advice Group to identify, prevent or investigate fraud, unlawful activity or misconduct;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- other parties RI Advice Group is authorised or required by law or court/tribunal order to disclose information to;
- any person who introduces you to RI Advice Group;
- your referee(s);
- your employer;
- your partner or spouse where they have sought advice jointly with you; or
- your authorised agents; your executor, administrator or trustee in bankruptcy; your legal representative; your attorney; or anyone else acting for you.

Where your adviser discloses your personal information to recipients which are (1) located outside Australia and/ or (2) either not established in or do not carry on business in Australia, he/she will inform you of those countries in the Adviser Profile of our Financial Services Guide.

Marketing and Privacy

We and other members of the IOOF Group may use your personal information to send you information about our financial products and services from time to time.

We and IOOF may also disclose your personal information to our related companies or organisations in an arrangement or alliance with us and/or IOOF to share information for marketing purposes. This is to enable them or IOOF to tell you about a product or service offered by them or a third party with whom they have an arrangement.

If you do not want us or IOOF to use and disclose your information as set out above, phone Customer Services on 1800 738 473 to withdraw your consent.

Privacy Policy

The Privacy Policy is available at www.riadvice.com.au/privacy-policy/ and contains information about:

- the circumstances in which we or one of our related entities may collect personal information from other sources (including from a third party);
- how to access personal information and seek correction of personal information; and
- how you can raise concerns that we or one of our related entities has breached the Privacy Act or an applicable code and how we or our related entity will deal with those matters.

Personal information you provide about someone else

If you give us personal information (including health and other sensitive information) about someone else, please show them a copy of this notice and direct them to the Privacy Policy available at www.riadvice.com.au/privacy-policy/ so that they may understand the manner in which their personal information may be used or disclosed in connection with your dealings with us.

What to do if you have a complaint

If you are unhappy about our advice or services, please write to:

Client Liaison Manager
RI Advice Group
GPO Box 3504
Sydney NSW 2001

We will investigate your complaint and respond to your concerns as quickly as possible and within 45 days.

If your complaint has not been resolved to your satisfaction within 45 days, you can lodge a complaint with the external dispute resolution (EDR) scheme. The EDR scheme provides fair and independent financial services complaint resolution that is free to consumers.

From 1 November 2018, the EDR scheme will transition from the Financial Ombudsman Services (FOS) to the Australian Financial Complaints Authority (AFCA). AFCA's contact details from 1 November 2018 are:

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial
Complaints Authority
GPO Box 3
Melbourne VIC 3001

Until 1 November 2018, you can contact FOS on 1800 367 287 or you can visit their website at www.fos.org.au

Professional Indemnity insurance

RI Advice Group is covered by professional indemnity insurance satisfying the requirements under the Corporations Act for compensation arrangements. Our insurance arrangements cover claims made against us as the licensee and for the conduct of our advisers whilst acting as our Authorised Representatives.

In addition, the professional indemnity insurance policy covers claims in relation to the conduct of representatives and employees while they were authorised representatives of RI Advice Group even if they are no longer a representative under our licensee subject to the usual terms of the policy in relation to providing indemnity.

Want more information?

If you have any questions about the information in this guide or about our services, talk to your adviser or contact RI Advice Group directly:

Call 1800 738 473

www.riadvice.com.au

RI Advice Group Pty Ltd | ABN 23 001 774 125 AFSL 238429 | 347 Kent Street, Sydney NSW 2000

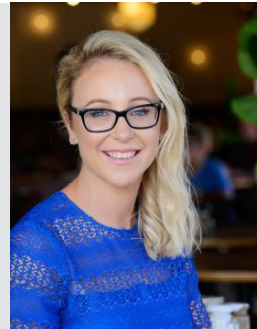
RI Advice has authorised the distribution of the FSG by its authorised representatives. RI Advice Group acts on your behalf when providing services to you or when financial services are provided to you on its behalf.

1 October 2018 | RI/FSGSP



Adviser Profile

Adele Martin
CFP®, DFP, B Comm



This adviser profile forms an essential part of the Financial Service Guide (FSG). The FSG is not complete without it.

Authorised Representative Number: 295335
Corporate Authorised Representative Number: 443631
Adviser profile issue date: 3/10/2018
Version: 5.1

Adele Martin is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Adele Martin is proprietor of Firefly Wealth which is a Corporate Authorised Representative of RI Advice Group.

Qualifications and experience

Adele is the owner of Firefly Wealth and has enjoyed working in the financial services industry for over 13 years.

Adele holds the internationally recognised Certified Financial Planner™ or CFP® qualification has completed the Diploma of Financial Planning and holds a Bachelor of Commerce from Newcastle University. In addition, she is also a member of the Financial Planning Association (FPA).

She is committed and thoroughly enjoys helping clients get financially well organised and make better decisions with their money. As part of a strong support team, Adele manages and builds a business based principally on referrals from satisfied clients who want their friends and colleagues to enjoy the same level of professional service and courtesy they have received.

Services offered

I am authorised to provide advice in the following areas:

- Superannuation
- Retirement planning
- Investments, including savings plans
- Personal insurance
- Budget and cash flow planning
- Debt management
- Gearing
- Centrelink / DVA
- Ownership and structures (e.g. discretionary and family trusts)
- Self-managed superannuation
- Portfolio review
- Estate planning
- Ongoing advisory services
- Referrals to specialists (eg accountants, solicitors)

Products offered

I am authorised to deal in the following products:

- Deposit and payment products
- Derivatives
- Life investment or life risk products
- Interests in managed investment schemes, including investor directed portfolio services (IDPS)
- Retirement savings accounts
- Securities
- Superannuation
- Standard margin lending facilities

How I am paid

As the licensee, RI Advice Group collects all advice fees and commissions. RI Advice Group then pays the fees and commissions to my Practice as detailed in the Guide under 'How We are Paid'. My Practice pays me out of the fees and commissions it receives from RI Advice Group, by one or more of the methods outlined below.

- **Salary** – I may be paid a salary based on my experience and capability.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and certain non-financial measures (such as the quality of my service).
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Other** – I may also receive other benefits such as client fees and commissions, all of which are outlined in the FSG (see next section), or will be disclosed in the advice document at the time of providing advice.

At the time of providing advice, we will disclose the amounts that RI Advice Group, the Practice and I receive (if any) as a result of that advice.

Client fee and payment options

Before providing advice, we will agree the fees and payment options with you. The fee you pay will depend on the complexity of your circumstances and the services you require.

Our payment options may include a fee for service, commissions, or a combination of both.

Fee for service: Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate.
- A fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- A combination of these methods.

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the investment balance.

Commissions: Some product providers pay commissions to RI Advice Group. The amount of commissions received will depend upon the type of product and the amount invested or premium paid.

If we receive commissions as a result of recommending a product to you, we may reduce our fee for service.

In the event that we reduce our fee for service in this manner and you decide not to proceed with our recommendations, or if your insurance policies are cancelled within the first 2 years of acceptance (in which case the insurer claims back all or some of the commission paid to us), we may invoice you directly for the cost of our service.

Additional privacy disclosure – our business partners

In order to keep our costs competitive, our practice uses specialist business support resources that are located in the following country/countries: Philippines

The organisation/s we have contracted to support our business have confirmed to us they will adhere to the Australian Privacy Principles when dealing with your personal information. They will not contact you or share your information with any other party unless they have your express approval.

My contact details

Address	Suite 1, 19 Kenrick Street The Junction NSW 2291
Phone	0408 680 875