

Adviser Profile

Craig Darrell
Dip FS, Adv Dip FS



The Adviser Profile forms an essential part of the Financial Services Guide ("FSG"). The FSG is not complete without it.

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Craig Darrell is an Authorised Representative of RI Advice Group Pty Ltd (ABN 23 001 774 125, AFSL 238429, ACL 238429) ("RI Advice Group"). Craig is employed by R & I Financial Planning Pty Ltd ("Practice"), which is providing advice and other financial services to you as an Authorised Representative of RI Advice Group Pty Ltd. The Authorised Representative Number for R & I Financial Planning Pty Ltd is 343835.

Educational qualifications and experience

I joined RetireInvest in February 2002 and began working as a financial adviser in July 2002.

I spent the previous 20 years in the Victorian Department of Education as a teacher and Assistant Principal.

I hold a Diploma of Financial Services and an Advanced Diploma of Financial Services. I am a member of the Financial Planning Association of Australia (FPA).

Products offered

I am authorised to provide financial product advice and deal in:

- 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

Services offered

The services I am able to offer to my clients are:

- Investment strategies including gearing and savings plans
- Budget and cash flow planning
- Debt management
- Superannuation advice, including salary sacrifice and consolidation strategies
- Personal insurance strategies
- Centrelink / DVA advice
- Retirement planning advice
- Estate planning advice
- Advice on ownership and structures eg. discretionary and family trusts
- Portfolio review services
- Ongoing advisory services
- Referrals to specialists eg. accountants, solicitors

Remuneration

I may be remunerated by one or more of the following methods outlined below. If any remuneration I receive relates to the advice provided to you, then further details will be set out in your Advice Document.

Fee for service

If you pay a fee for service to RI Advice Group, they will pay 100% of these fees to my Practice as detailed in the FSG under the heading 'How we are paid'. I will disclose, at the time I provide you advice, the amounts that RI Advice Group, the Practice and I may each receive as a result of providing a financial service to you.

Remuneration from product and service providers

RI Advice Group may receive remuneration from product and service providers who in turn may pay a proportion of this to practices as detailed in the FSG under the heading 'How we are paid'. I will disclose, at the time you receive advice, the amounts that RI Advice Group, the Practice and I may each receive (if any) as a result of providing a financial service to you.

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 other non-financial measures that relate to compliance, staff training and the quality of service.

Other benefits

I may also receive other benefits, all of which are detailed in the FSG under the headings 'How we are paid' and 'What else you need to know'.

Contact details

If you would like to make an appointment, please contact my office on:

Phone	(03) 5333 4950	Fax	(03) 5332 6774
Address	200 Sturt Street Ballarat Vic 3350		

Client Fees

There are various ways that you may pay for the services that are provided. They are:

Fee for Service

A fee for service may be payable for the following services:

- preparation of advice and implementation
- initial advice
- ongoing adviser services
- ongoing review and advice services

The fee for service may be determined by any of the following:

1. an agreed fee
2. a percentage of funds under advice
3. a combination of any of the above

Remuneration from a product or service provider

As outlined above, at the time we provide you with advice I will disclose any remuneration that RI Advice Group, the Practice and I may each receive from product or service providers as a result of providing a financial service to you.

A combination of Fee for Service and Remuneration from a Product or Service Provider

A combination of fee for service and remuneration from a product or service provider may be payable. This will be disclosed to you at the time we provide you with advice. I will obtain your agreement to the arrangement prior to proceeding.

In the unusual situation where you require further advice and I am unable to assist you due to being absent for a short period (for example, on annual or sick leave), one of my colleagues, who is also an authorised representative of RI Advice Group, will instead assist you.