

# Adviser Profile

## Derek Seare

CFP<sup>®</sup>, Adv Dip FS (FP), B. Ed



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

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Derek Seare is an Authorised Representative of RI Advice Group Pty Ltd (ABN 23 001 774 125, AFSL 238429, ACL 238429) ("RI Advice Group"). Derek 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 have worked in the financial services industry since 2007.

I joined RetireInvest in April 2007 and commenced as a financial adviser in May 2007.

I hold the internationally recognised Certified Financial Planner<sup>™</sup> or CFP<sup>®</sup> qualification. I also hold an Advanced Diploma of Financial Services (Financial Planning) and a Bachelor of Education. With these designations and qualifications, I am well qualified to help clients to achieve their financial goals.

### 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
- Standard Margin Lending Facilities

### Services offered

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

- Investment strategies including gearing and savings plans, ASX Listed Securities
- 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, Self Managed Superannuation
- 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.*