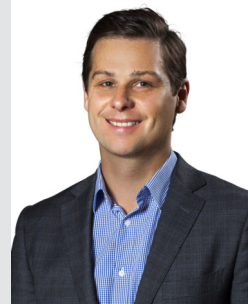


# Adviser Profile

## Brendan Bartlett

B Com, GDipFinPlanning (Finsia), CFP®



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

<b>Authorised Representative Number:</b>	282995
<b>Corporate Authorised Representative Number:</b>	349908
<b>Adviser profile issue date:</b>	1/4/2019
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Brendan Bartlett is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Brendan Bartlett is proprietor of RI Launceston Pty Ltd which is a Corporate Authorised Representative of RI Advice Group.

The financial advice and other services you receive will be provided to you by Brendan Bartlett, or one of my colleagues, who is also an Authorised Representative of RI Advice Group.

### Qualifications and experience

I have worked in the financial services industry since 1999. I joined RetireInvest in Launceston in October 2004, commencing as a financial adviser in December 2004. Prior to joining RI Advice, I worked for over 5 years in a chartered accounting practice. I hold a Bachelor of Commerce from the University of Tasmania and a Graduate Diploma of Financial Planning from the Financial Services Institute of Australia (Finsia). I became an Associate Member of the Financial Planning Association (FPA) in 2008 and from 2009 I have held the FPA's highest qualification of Certified Financial Planner™ or CFP®. With these qualifications and experience, I am suitably qualified to help clients to achieve their financial needs, objectives, and goals.

### Services offered

I am authorised to provide advice in the following areas:

- Superannuation
- Retirement planning
- Investments, including savings plans
- ASX listed investments managed under a model portfolio
- Personal insurance
- Budget and cash flow planning
- Debt management
- Gearing
- 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 (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.

- **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.

## My contact details

<b>Address</b>	18 Brisbane Street LAUNCESTON TAS 7250 Australia
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<b>Phone</b>	(03) 6334 1533
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