enRIching lives

A client's perspective

RETIREINVEST

RI ADVICE
ADVISORY GROUP
OF THE YEAR
2015
CORE DATA

RIadvice
one life, make the most of it

enRIching lives

This is a celebration of everyday Australians who secured their financial future. They are stories of nurses and doctors, priests and parishioners, Mums and Dads who know the difference financial advice can make. As Glenn and Tina remind us, financial planning is worth so much more than just dollars alone, it's about reaching goals and having peace of mind.

It's critical for people like Mike who survived a serious health scare and important for Wayne, and his wife, who are enjoying their retirement after years of hard work, even when the investment markets fluctuate.

Mary and June remind us that there is also another side to getting older. Giving their families peace of mind and retaining their independence is so important.

Younger Australians, like Alison, know it's just good sense to get a helping hand to plan for the future.

These are just a handful of examples from happy RI Advice clients who confirm the statistic that the average Australian is better off when they seek professional financial advice from a qualified adviser.

Financial Advice is just good sense - spread the word.

Darren

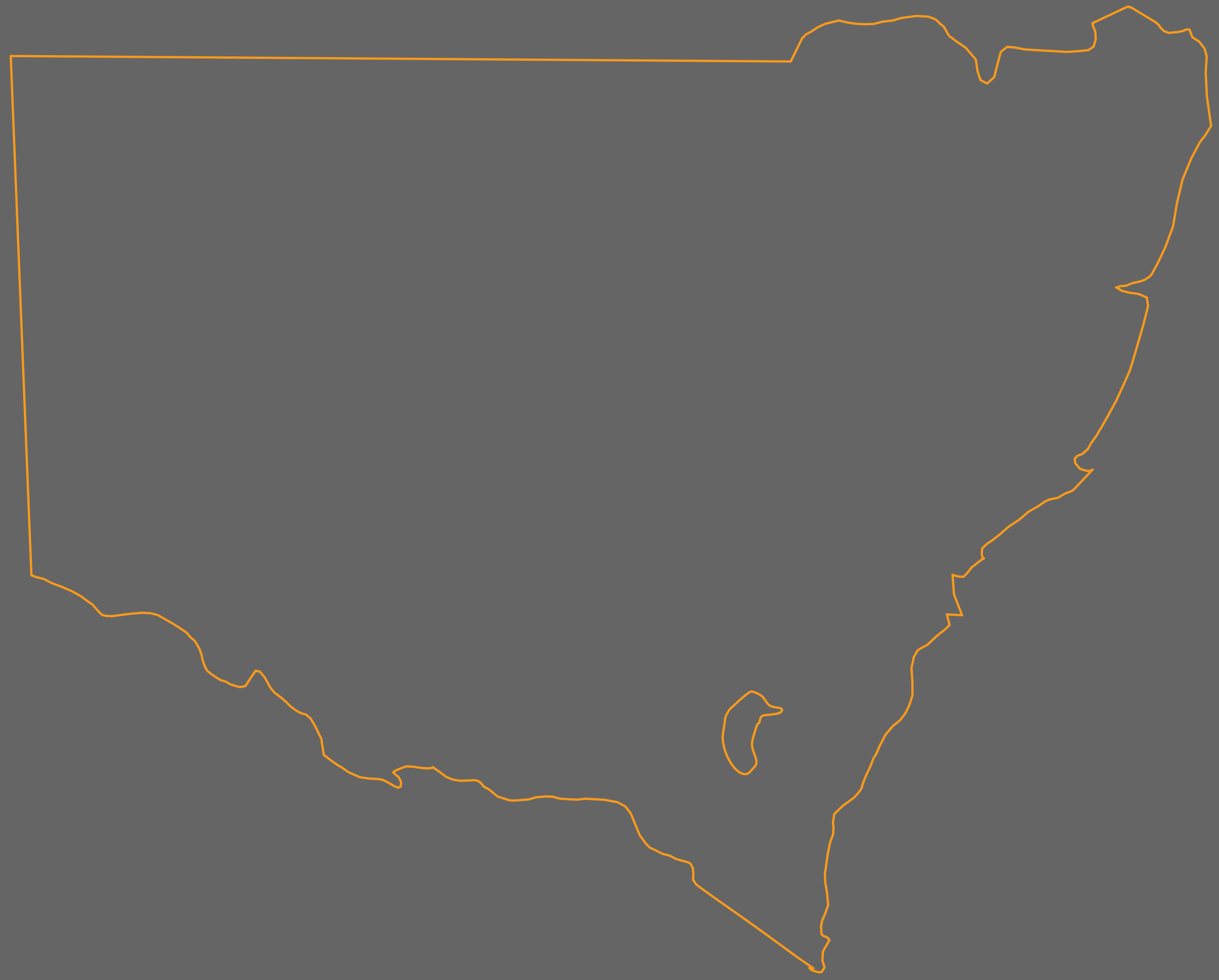
Darren Whereat
CEO RI Advice

RETIREINVEST

RI advice
one life, make the most of it

New South Wales & ACT

Alexandria 2015
Balmain 2041
Bella Vista 2153
Bondi 2022
Brookvale 2100
Camden 2570
Castle Hill 2154
Circular Quay 2000
Chatswood 2067
Clarence Valley 2460
Gosford 2250
Hamilton South 2220
Harbourside 2293
Hornsby 2077
Kotara 2289
Lower Hunter 2320
Macarthur 2567
Morisset 2264
Newcastle 2300
North Sydney 2060
Nowra 2541
Parramatta 2150
Spit Junction 2000
Sutherland 2232
Terrigal 2260
Wahroonga 2076
Wynyard 2000
Woden 2606



RI Bondi & Hurstville

SHARES ESTATE SUPER PROPERTY SAVINGS INSURANCE DEBTS

CLIENT Wayne and Colleen

I took a redundancy when I was in my 50s. I dropped back a gear to transition toward retirement, empty nesting and downsizing from the family home we had lived in for 30 years. My wife, Colleen, and I wanted to travel a lot without impacting on our retirement so we needed some sound financial advice to help us make the right decisions.

Alan and I have a great relationship and talked a lot about Colleen's and my goals. We reviewed the options to achieve them and, ultimately, Alan recommended a strategy and investments to optimise our financial position over these years.

> "More importantly, he has been a vital part of the discussions we had to have and helped us make the decisions we had to make."

We are now in a very comfortable financial position and have been able to time our retirement to our wishes. The kids have moved on, we have left Sydney and are building our retirement home on the Central Coast. We have the building blocks for our retirement in place and have a lot to look forward to, including the impending arrival of our first grandchild.

This journey has given us so much peace of mind. We have a strong financial plan in place that meets our needs so we don't worry when investment markets move backwards. At the end of the day we just get on with enjoying our retirement.

ADVISER Alan Freshwater
RI Bondi & Hurstville

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At RI Bondi & Hurstville, we have the expertise, the experience and the resources to help you get wealth, grow it and keep it safe. Just as importantly, we can help you enjoy it. Because real wealth is about making the most of what you've got, whatever stage of life you're in.

We know financial advice is as much about lifestyle and relationships, as it is about money – that's why we pride ourselves on long-term, holistic advice. Our clients call on us for financial advice, time and time again, as their circumstances change over the years.

RI Brookvale

SHARES ESTATE SUPER PROPERTY SAVINGS INSURANCE DEBTS

CLIENTS Steve and Gina

Gina and I met Tim Brady and his wife 10 years ago, at our kid's school concerts. Tim and I worked in the finance industry, and we play tennis and soccer, so we got talking.

When I left the 'safety' of my corporate job to pursue my own consultancy business, we needed to make sure we were doing the right thing with our money for now and for the future. We wanted to boost our savings and review our risk insurance to ensure it was appropriate as my business grew and our lives changed.

We knew we couldn't do this ourselves. Even though I work in the finance industry, my skills are specialised and we needed an expert so we contacted Tim to help us.

Tim made sure we understood the financial strategy proposed and encourages strong discussions based on research. He assists with our tax and superannuation concessions and maintains diversified investments to manage the volatility in the environment.

An immediate tax saving of around $8,000 pa was made by restructuring our investments and implementing a Transition to Retirement strategy.

The regular structured review process helps us stay on track for the long term. We can see our assets growing over time and we have more effective and less expensive risk insurance protection in place.

Gina and I lead busy lives; raising our family, running our business and supporting our community. We want to spend our free time travelling around the world and enjoying what we have worked for. Tim and his team have the skill and discipline to manage our money so that we can do that…and the savings not only pay for their advice - it funds our trips!

Photo: Steve & Gina's skiing holiday, January 2016

ADVISER Tim Brady | RI Brookvale

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After completing his Economics degree (with a major in Finance), Tim joined the treasury department of an international bank.

Four years on, he decided that he wanted to apply the investment principles he had learnt to the more practical task of helping people plan and save for their retirement. He joined RetireInvest as a financial adviser in 1992.

He holds a Graduate Diploma in Applied Finance and Investment from the Securities Institute of Australia and a Diploma of Financial Planning from Deakin University as well as the SMSF Professionals' Association (SPAA) SMSF Specialist Accreditation. He holds the internationally recognised Certified Financial Planner qualification.

RI Clarence Valley

SHARES ESTATE SUPER PROPERTY SAVINGS INSURANCE DEBTS

CLIENTS Peter and Anne

When we first engaged RetireInvest I was about to retire but my partner was going to continue to work. Our age difference meant that I would qualify for an Age Pension, but my partner's income meant that we had too much assessable income.

When we engaged Craig he restructured my investment portfolio to be held in superannuation, thereby providing a regular income and future capital appreciation.

He consolidated Anne's super to give her more visibility and control and reduced the cost of managing it. We sorted out income and disability insurance to make sure our financial plan would be met if we had an accident.

When Anne retired a few years later, Craig advised us to restructure our money so I would get the maximum Age Pension and Anne could draw income from her super, tax free.

RetireInvest have been a wonderful resource for us. They helped us transition from work to retirement, whilst maintaining our income and lifestyle. We reduced how much tax we pay and get the maximum Centrelink benefit.

I don't have to worry what happens with our money, because RetireInvest look after it to our best advantage. Craig's strategy meant we could retire five years earlier than we thought and our lifestyle hasn't changed much – advanced retirement without the pain.

Photo: Jacarandas in Grafton, NSW

ADVISER Craig Volk
RI Clarence Valley

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RI Clarence Valley is an authorised representative of RI Advice Group. The group has been around since 1979 under the name RetireInvest and are now one of Australia's largest and longest established financial advisory groups.

RI Clarence Valley works out of offices in Grafton and Yamba, headed by financial adviser, Craig Volk. With a supportive team behind him and various qualifications in financial planning Craig's passion and experience shines through in the interactions he has with his clients in the beautiful Clarence Valley and beyond.

RI Clarence Valley can help you create a brighter financial future.

RI Gosford

SHARES ESTATE SUPER PROPERTY SAVINGS INSURANCE DEBTS

CLIENTS John and Alicia

> "We are reassured knowing our adviser remains up to date on the various legislative changes and provides a regular review service."

Nearly ten years ago some friends referred us to RetireInvest when my husband was heading towards retirement. We have always found Peter to be straightforward, honest and very understanding. He was genuinely interested in us and his experience and skills meant he could assist us to achieve our goals. We are now enjoying a comfortable retirement and have financial peace of mind.

Initially, our goals were ensuring an adequate retirement income and knowing what Government benefits were available. Now we enjoy family trips and the occasional overseas cruise.

We are so happy with the advice we have received that now we are the ones making the referrals to RetireInvest Gosford to our friends!

Photo: Ettalong Beach, Gosford at sunset, Long Jetty Boat Shed

ADVISER Peter Austin | RI Gosford
Robert Watson | RI Gosford

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W www.rigosford.com.au

Peter Austin and Robert Watson are full time financial advisers at RI Gosford. Peter is married with two adult children and has lived on the Central Coast for 25 years. He holds the internationally recognised Certified Financial Planner qualification along with a BA in Economics from Macquarie University, and a Diploma of Financial Planning.

Robert entered financial planning after seeing a family friend endure great hardship after their partner got ill. He says, "Having financial advisers in the family I knew that we, as an industry, could help people from all walks of life and decided to pursue this career and make a difference to my clients' lives. I have now been in the industry for eight years."

RI Lower Hunter

SHARES ESTATE SUPER PROPERTY SAVINGS INSURANCE DEBTS

CLIENT Rob and Marg

We met Gil over 20 years ago when we needed some life insurance. Over the years he changed our financial strategy: to pay down debt; upgrade to a new home; increase then decrease our insurances; accelerate our super through salary sacrifice and invest in the share market without taking excessive risk.

> "A few years ago, Gil introduced us to Cashflow Management and this has helped us track our spending and remain focussed on our financial plan. With the new Moneysoft tools this is only getting better."

We also use the Estate Planning for Life service which gives us both peace of mind. We know that in the event of a crisis our family will have the information they need, and be guided by the Crisis Management Plan so they know what to do and who to contact.

We are debt free and have reached a point of financial independence - perhaps a decade earlier than we had hoped. Last year in our annual review Gil congratulated us on our hard work and success, but we told him that it was his advice that got us here!

ADVISER Gil Gordon | RI Lower Hunter

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Gil formally joined the financial services industry in 1994 with RetireInvest, commencing his business in 2001. He then opened RI Maitland in 2002.

Gil is the principal shareholder of the business and works with clients of the firm as a financial coach emphasising lifestyle, peace of mind and financial goal setting.

Business growth has been 100% from referrals from satisfied clients and other professionals who want their friends and colleagues to enjoy the highest levels of professional service and courtesy they have received and this shows in the multitude of awards the business has won. Gil is supported by a team of qualified financial advisers, practice support staff and a paraplanner.

RI Parramatta

SHARES ESTATE SUPER PROPERTY SAVINGS INSURANCE DEBTS

CLIENTS Rubens and Beatriz

My wife and I are in our 60s, so we wanted to be in the best position we could be in our retirement.

> "Brett helped us review our goals, needs and objectives and his comprehensive review identified that we could significantly improve our position."

He modified our investment plan to save on tax and obtain Centrelink entitlements. He provided us with a very detailed Statement of Advice, including modelling and projections illustrating the benefits and effects of his recommendations.

The solution included a superannuation re-contribution strategy for my wife, as she younger than the pension age. This resulted in us being exempt from the assets test, so my Centrelink benefits increased significantly and we weren't so reliant on month to month investment performance.

Brett Kretchmer provides us with much needed professional advice and he is very accessible and we get along very well. We have kept our lifestyle and have peace of mind knowing where we are heading.

ADVISER Brett Kretchmer | RI Parramatta

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You get the best of both worlds at RI Parramatta.

There's the confidence of knowing you're with one of the most well-known financial planning groups in Australia; RI Advice Group and also backed by the strength and resources of one of the country's largest wealth management groups. And there's the comfort of dealing with our dedicated, local team, who pride themselves on quality service with a personal touch.

Our close connection with the community, combined with our access to leading research and technical teams, who work full-time to ensure the strategies we recommend are among the best in the field, means you can be rest-assured your financial security is in good hands.

RI Hornsby & Castle Hill

SHARES ESTATE SUPER PROPERTY SAVINGS INSURANCE DEBTS

CLIENTS Russ and Anne Dorey

We retired a little unsure whether our modest superannuation would provide us a comfortable and secure lifestyle. We'd also hoped for an occasional overseas trip, as we love to travel. Working with RetireInvest in Hornsby has more than fulfilled our dreams.

Mark gives us sound advice in relation to our investments and he proactively altered our allocated pensions to better suit our needs – which involved a lot of time and paperwork! He sensitively convinced us to take out a Power of Attorney, which was hard to face.

We know we are in for the long haul and the annual seminars remind us that the long run trend is what's important, so we simply ignore the stock market's constant rise and fall. Thanks to Mark's skilful handling of our portfolios, and despite the volatile financial climate, we have nearly as much in our super funds as when we retired.

We trust him implicitly, and best of all, we have managed to travel overseas nearly every year – a bonus beyond our wildest dreams!

Above: Russ and Anne Dorey

ADVISER Mark Robinson
RI Hornsby & Castle Hill

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Mark Robinson is the Financial Planning Manager of the practice and is responsible for providing financial advice to clients. Mark has been in the financial services industry for 23 years. His guiding principle when working with clients is that the money is ultimately theirs, and they should feel totally comfortable with where and how it is invested.

Mark is a Certified Financial Planner and a member of the Financial Planning Association's CFP Education Advisory Committee.

Mark is more than ably assisted by the RI Hornsby & Castle Hill team, who have been in the industry for many years and take great pride in getting to know all our clients and going the extra mile to help in any way they can.

RI Camden

SHARES ESTATE SUPER PROPERTY SAVINGS INSURANCE DEBTS

CLIENT John and Jenny

When we were considering how to best organise our assets to provide a retirement income, and deal with our investment properties, our accountant advised us to meet three financial planners. We then chose RI Camden and Aaron which has proven to be a wise decision.

The process is very personal and Aaron got to know us deeply so his advice reflects our needs and our values. Some of our issues were complex but Aaron helped us understand what we needed to know. He simplifies the process for us and is always available, even for simple questions. He encourages a close liaison with our accountant.

Our retirement nest egg wasn't eroded by paying more tax than necessary and we have clear, achievable objectives in our life now, and know they are affordable.

We can now retire when we feel ready. We will wind back our work and increase our free time - on our terms. We have more tax-free income than we need so we can travel regularly and continue to work, because we enjoy it, not because we have to!

Photo: John and Jenny

"Our financial affairs are in capable hands which definitely gives us a sense of security and peace of mind."

ADVISER Aaron Hodges
RI Camden

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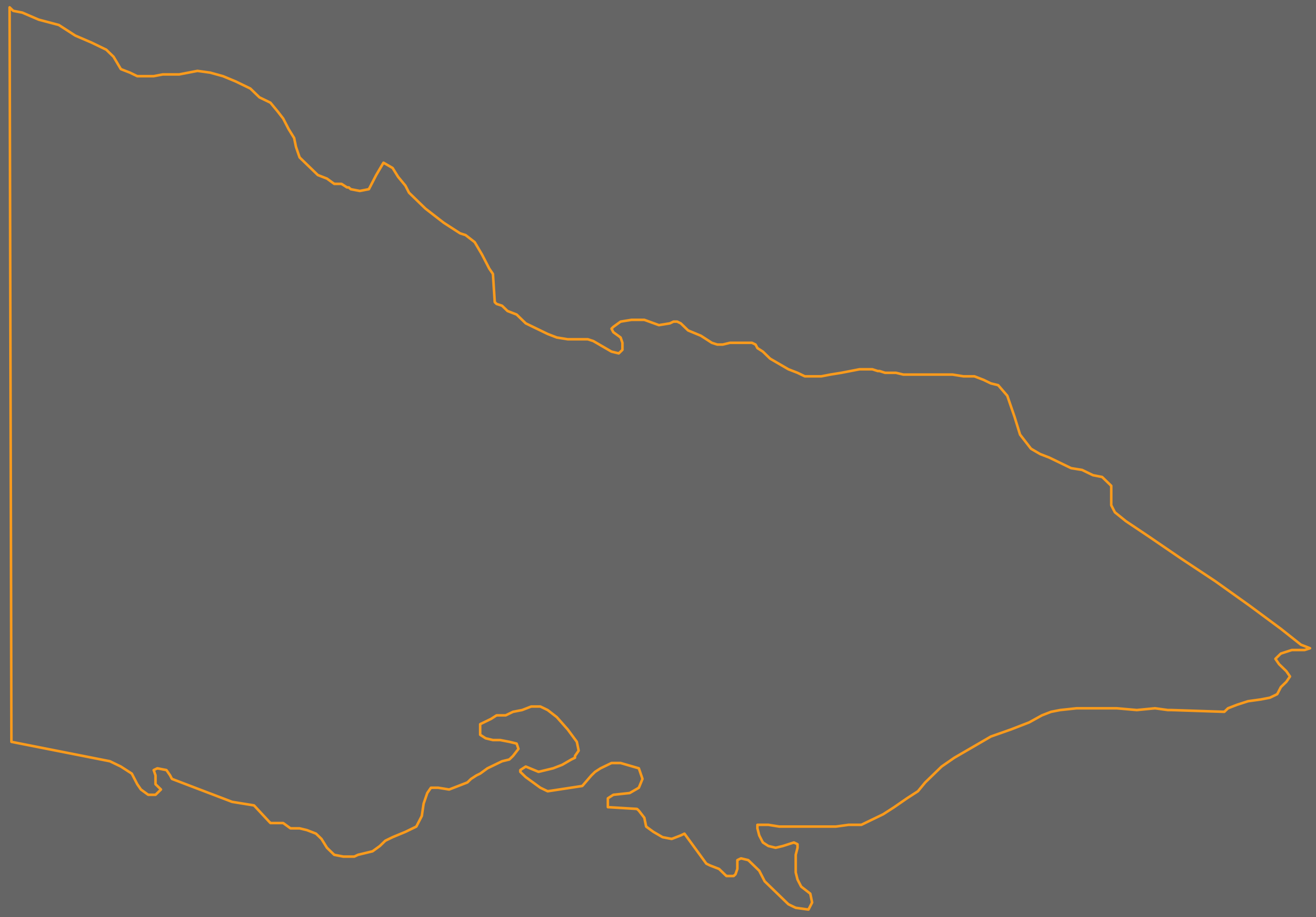
Aaron has worked in the financial services industry since 2001. He joined RetireInvest in 2003 and is the proprietor of the Camden office.

Aaron was named in the Financial Review Smart Investor magazine's top 50 Financial Advisers in 2009, 2010 and 2011. This recognition was based on an adviser's knowledge of a range of financial planning topics.

Aaron holds the internationally recognised Certified Financial Planner™ or CFP® qualification and has completed a Diploma of Financial Planning. With these qualifications and experience, Aaron is well qualified to help clients to achieve their financial goals.

Victoria

Bairnsdale 3875
Ballarat 3350
Balwyn North 3104
Benalla 3672
Berwick 3806
Camberwell 3124
Cheltenham 3192
Colac 3250
Dandenong 3175
Frankston 3199
Geelong 3220
Melbourne 3000
Melton 3337
Mildura 3500
Moonee Ponds 3039
Mt Waverley 3149
Northcote 3070
Reservoir 3073
Shepparton 3630
St Kilda Road 3004
Surrey Hills 3127
Wangaratta 3677
Warrnambool 3280
Wantirna 3152
Werribee 3030
Williamstown 3016



Empowered Financial Partners

SHARES ESTATE SUPER PROPERTY SAVINGS INSURANCE DEBTS

CLIENT Mike

> An important mentor once said to me – "Mike, when dealing with people who you wish to advocate for you, you've got to find someone who is willing to put their heart into it."

I can put a hand on my heart and safely say I have found such a person in Richard.

I was so impressed when I met him at a business networking breakfast that my wife and I moved our Life & Trauma Insurance policies over to Empowered Financial Partners. I've been more impressed ever since!

Two years before I had been diagnosed with prostate cancer which has since been removed. I had never thought about claiming on my insurance until Richard suggested that I may have a claim against my Trauma Policy.

For 6 months he and his team went into bat for me and diligently followed up the insurer to get my pay out. I received a really substantial pay out on my policy in 2015 which has made all the difference to our lives.

I am so glad I went to that early morning breakfast as Richard has certainly put his heart into advocating for me.

ADVISER Richard Owen
Empowered Financial Partners

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Richard has more than 14 years' financial industry experience, eight in a senior financial planning role for the ANZ, and holds the highest designation in financial planning (CFP) with an honours degree in mathematics.

He is a keen sportsman in activities such as soccer, cricket, tennis and golf. Richard is an avid Welsh rugby follower and he also enjoys reading and travel. Currently though, much of his time outside the business is spent with his beautiful wife and kids.

EMPOWERED FINANCIAL PARTNERS™
VALUES-BASED FINANCIAL PLANNING™

RETIREINVEST

RI advice
one life, make the most of it

RI Melton

SHARES ESTATE SUPER PROPERTY SAVINGS INSURANCE DEBTS

CLIENT Lorraine and Clyde

Over many years we had managed to collect multiple amounts of money in various superannuation funds. We knew we should collate them into one fund to save paying multiple fees and charges.

We looked around for the best value for money and a reputable company to help us. It was important that it had been around for a long time and that we felt comfortable with them, so after speaking with Julie McCallum we decided on RetireInvest.

Julie explained everything to us and provided excellent advice in a clear way to consolidate our superannuation funds. We were provided with detailed documentation setting out everything we had discussed and agreed upon.

"The recommendations given to us are helping us to achieve our long-term financial goals, and have provided us with re-assurance and peace of mind that we are doing the right thing for our future."

Photo: Clyde

ADVISER Julie MacCullum
RI Melton

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Julie has worked in the financial services industry since 1985 and commenced work as a financial planner in 1999.

Julie joined the RetireInvest team in 2001, has completed her Diploma of Financial Planning and also holds the internationally recognised Certified Financial Planner qualification.

Julie is supported by Danielle Lowry, her office manager and paraplanner.

Horizons Wealth

SHARES ESTATE SUPER PROPERTY SAVINGS INSURANCE DEBTS

CLIENT Graeme and Ruth

We are in our mid-60s and love spending time with our two children and three delightful grandchildren. We had worked hard all of our lives to bring up our family and provide for our own retirement. We were very unsure about how much we needed to retire on or when we in fact could!

Our accountant introduced us to Scott Mitton as we had so many questions before we downsized for our sea change.....

- How much do we need to fund our retirement, and when can we retire?
- How do we increase Centrelink benefits, generate a tax free retirement income and eliminate significant capital gains tax?
- Can we afford to fund our hobbies? – travel and Mustang cars!
- Can we give some assistance to kids now?

Scott showed us that, with some tweaks, we could retire comfortably any time we liked! He journeyed with us through the sea change, sorted out some gifting to our kids and significantly reduced our taxes, including our stamp duty, and provided income for living and our hobbies!

Retirement became a reality and it's very reassuring to know we can contact Scott to deal with upcoming events and changing legislation. This provides us with much greater confidence about the future than had we tried to navigate retirement on our own.

"We should have done this 10 years ago!"

ADVISER Scott Mitton
Horizons Wealth

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When asked – why Horizons Wealth? – our answer is simple. We are dead keen on getting people and their money connected again.

We often find clients have stopped dreaming because they feel restricted by their finances. They focus on making ends meet and scraping through, even though they are in a position to have richer and more fulfilling financial lives, with the right advice.

Our financial advice focusses on the horizon that we can see together, and on creating a clear path to that horizon.

When we can see that the first horizon is reachable, we set the next horizon – together. We build confidence in reaching successive horizons and your richer future.

It's all about having the confidence to dream again - and again!

Momentum Wealth Management

SHARES ESTATE SUPER PROPERTY SAVINGS INSURANCE DEBTS

CLIENT Len and Mary

A few years after we joined Momentum Wealth Management, Wantirna, in 2002, I became unemployed. To help us through, our adviser, Tony, suggested I apply for the Government Newstart Allowance which was such a great help.

> "We have bi-annual meetings to keep us up to date with the financial trends and Tony is always prompt to inform us of any necessary changes and act on under-performing investments in our portfolios."

We are now in our 70s and are thoroughly enjoying our retirement. We love to garden and spend time with family and friends. I play lawn bowls whilst Mary dedicates time to hitting high notes in a local choir.

> "We've been lucky to travel widely, most recently cruising the Danube last year."

Tony has always acted in our best interests and the help and advice we have been given has been outstanding. Over the years, joining Momentum Wealth Management, Wantirna has proven to be a very good decision indeed.

Photo: (top) Len and Mary at the Danube.

ADVISER Tony Boniello
Momentum Wealth Management

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Momentum Wealth Management specialises in enhancing your financial position, whatever stage of life you're in. We do this by considering your circumstances, helping you to set goals, and developing a financial plan to get you there.

At Momentum Wealth Management we have the expertise, experience and resources to help you grow your wealth.

We have offices located all over Melbourne for your convenience and are here to project manage all aspects of your financial world.

RI Colac and Geelong

SHARES ESTATE SUPER PROPERTY SAVINGS INSURANCE DEBTS

CLIENT June

When we retired and moved to the coast, my late husband, who had run a large construction company, wanted to find a financial adviser who was switched on, frank and organised.

David immediately developed a relationship with us based on trust and respect. He gained a clear understanding of our needs, goals and objectives and explained his recommendations clearly so we were comfortable we could meet our retirement goals.

Over 14 years he has helped us maximise our social security benefits, maintain lifestyle plans and organise estate planning. We have used term allocated pensions, allocated pensions, investment trusts and direct shares to achieve our requirements.

When my husband passed away 6 years ago David talked with my children and I. It was particularly difficult as my husband had always dealt with our finances but he explained the way forward clearly and simply.

David continues to deal with my social security, revise my estate plan and cater for my income needs. I have updated my kitchen, renovated my bathroom and bought a new car. My grandson lives with me so David now deals with three generations of my family!

Photo: June with her new car

ADVISER David Henry
RI Colac & Geelong

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David has worked in the financial services industry since 1992. Prior to joining RetireInvest as a financial adviser in October 2001, he worked as a financial planner in a number of large organisations within the financial services industry.

David holds the internationally recognised Certified Financial Planner™ or CFP® qualification from the Financial Planning Association of Australia (FPA) and a Diploma of Financial Planning. He is also an Associate of the Financial Planning Association of Australia.

RetireInvest Ballarat

CLIENT Louise B

When I turned 60 in 2011, I wanted guidance and advice regarding my financial position, both now, and for my looming retirement.

I was very impressed with the easiness of the process: a phone call to make the appointment; necessary paperwork sent to me for completion and then the initial visit, where I was greeted by cheerful and welcoming staff.

This was equally matched when meeting Craig. Despite feeling a little apprehensive prior to the appointment I quickly relaxed and felt confident during our discussions. This warmth and friendliness still continues.

Craig has helped me secure my financial future and given me the confidence that the decisions made are suited to my goals and in my best interest. Now I'm retired, I know I have an income from my investments for now and in the future.

> "Being in 'good hands' and being able to discuss financial matters whenever they arise is enormously reassuring emotionally as well as financially. The lack of stress leaves me free to enjoy my new retirement and all it may bring."

ADVISER Craig Darrell
RetireInvest
Ballarat

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RI Ballarat love working in the local community. We are a team of three financial advisers – Craig Darrell, Derek Seare and Stewart Hynes. We are supported by a team of professionals who assist us in providing quality financial advice to our clients.

Being good with financial issues is only part of our story – we are interested in helping people reach their financial goals and it is important they trust us and feel comfortable working with us.

The team is highly qualified and welcome new clients to call us if they would like to discuss their financial situation and the type of advice that might be appropriate for them.

RI Cheltenham

SHARES ESTATE SUPER PROPERTY SAVINGS INSURANCE DEBTS

CLIENT Russell James

I have been a client of RetireInvest for the past twenty (20) years. During that time I have received sound financial advice – initially, in respect of maximising my superannuation prior to my retirement and, subsequently in the management of my allocated pension funds.

In particular, I have found the ongoing adviser consultations informative and invaluable in keeping up with the constantly changing world of finance.

The RetireInvest advisers I have dealt with over the twenty (20) years have proven to be knowledgeable and cognisant of my risk profile – which has become increasingly conservative over that period.

Of considerable importance, is the element of trust that a client must have in the integrity of his/her adviser. In my own case, that trust has been the basis of two decades of Client–RetireInvest relationship.

Photo: Russell James with Matthew Kerr

ADVISER Matthew Kerr | RI Cheltenham

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Matthew has over 11 years experience as a financial planner and specialises in complex issues for pre and post retiree clients.

He has extensive experience dealing with Self Managed Super fund (SMSF), personal insurance, investment advice and Centrelink issues. He owns and operates Retireinvest Cheltenham and Camberwell and helps clients make the most of the opportunities available to them.

Matthew and the RI Cheltenham team is supported by Robert Wilson, a financial adviser with over 30 years' experience in the industry and practice manager, Sara Kerr.

RI Shepparton

SHARES ESTATE SUPER PROPERTY SAVINGS INSURANCE DEBTS

CLIENT Megan and Jade

As a young couple we were excited about our future. We wanted a family, a house with a white picket fence and to make a plan for retirement so we could enjoy our lives together.

We had heard wonderful things about Sandy so we made an appointment. We needed to bring our multiple superannuation funds together and we wanted to understand our insurance options so we were covered in the event something awful was to happen.

> "Sandy discussed everything with us and made sure we understood what we were signing. She answered all of our questions."

Each year we review our financial plan and are always surprised to see how far we have come. Three years on from our initial appointment, we are making the right decisions and our portfolio is growing substantially. We are contacted if issues come up during the year and the actions are taken. We feel 100% confident in the decisions that we make together, with Sandy.

We now have our beautiful baby boy which changes our situation so we will be working with Sandy to keep on track so he is cared for in the best way we can. Our future is really exciting.

Photo: Baby Lucas

ADVISER Sandy Miller | RI Shepparton

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Shepparton VIC 3630

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W www.rishepparton.com.au

My name is Sandy Miller. I commenced working in the financial services industry in 1987 and have been with RetireInvest since 1994.

I am a co-Proprietor of the Shepparton office. My desire to assist people with their finances prompted the move into financial planning. I was an owner/manager of a financial planning and insurance business prior to joining RetireInvest. I have a Diploma of Financial Planning from Deakin University. I also hold the internationally recognised Certified Financial Planner.

I am supported by a team of qualified professionals who are equally as passionate about financial advice as I am.

RI Mildura

SHARES ESTATE SUPER PROPERTY SAVINGS INSURANCE DEBTS

CLIENT L Jackson

When we were in our 40s with three children and busily running our family farm, retirement seemed a long way off. We had some of our financial affairs in place but they needed updating.

David offered us some excellent advice and financial planning options. He gave special consideration to our superannuation and insurance policies and put appropriate provisions in place when the unthinkable happened. My husband passed away. He was only 50 and it was so sudden.

Through that traumatic period it was reassuring and comforting to have David sensitively help me with some important decisions. David was honest and comprehensive in his advice. He explains things so I can understand them and has given me lots of options to consider.

I've never felt pressured into making a decision and when I am unsure what to do, I know that I can trust him to guide me in the right direction. David and his team are always available to talk to, or answer emails when I need them.

I have been a client of David's for many years and I would encourage anyone who needs a little help to it seek out – you will be surprised what needs to be considered on the journey of life!

Photo: Ashley on the new header

ADVISER David Treloar
RI Mildura

70 Lemon Avenue
Mildura VIC 3500

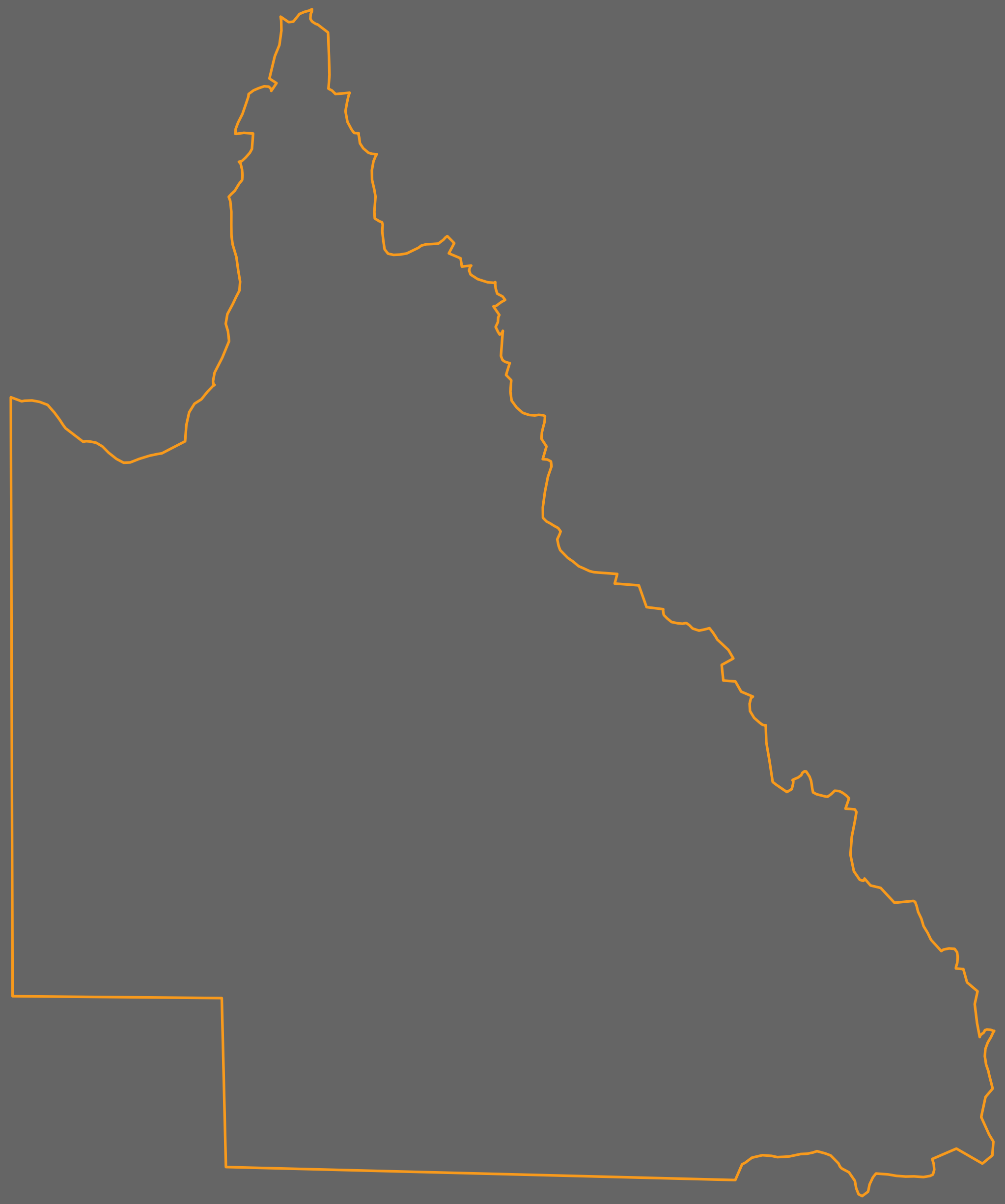
T 03 5021 3931
W www.rimildura.com.au

I was born, live and have worked in Mildura and surrounding districts all my life. Having spent my formative years growing up and working in Agriculture, I believe this puts me in good stead to have an understanding of the clients I eventually came to work with.

I commenced financial planning studies in 1998, which gave me the opportunity to apply and secure employment as a financial planner with NAB in 2003. In August 2005 I was approached by the proprietor of the RetireInvest franchise in Mildura to join him in providing holistic advice. I looked at this as an exciting and refreshing challenge to provide advice and also have the opportunity to own and operate my own financial advice practice. I purchased the Mildura practice as sole proprietor in January 2006.

Queensland

Alderley 4051
Bribie Island 4507
Brisbane 4000
Bundaberg 4670
Caloundra 4551
Chermside 4032
Eight Mile Plains 4113
Gold Coast 4230
Gladstone 4680
Hervey Bay 4655
Ipswich 4305
Kin Kora 4680
Maroochydore 4558
Maryborough 4650
Morayfield 4506
Mt Gravatt 4122
Noosa 4567
North Lakes 4509
Pelican Waters 4551
Townsville 4810
Toowoomba 4350
Wide Bay 4650



RI Alderley

SHARES ESTATE SUPER PROPERTY SAVINGS INSURANCE DEBTS

CLIENT Alison

As a single woman it was important to me to plan for my future. I had been earning a reasonable wage in Health Care but I was unsure how to invest my money.

> "Bert helped me understand my options and how to maximise my investments. He broke down each investment into plain language so I could make informed choices."

Now, four years on, I feel like I have a clear direction on my finances whilst allowing for flexibility. I am in control of my finances and am setting myself up for my future financial security. I love goal setting and checking in at Annual Reviews on how I'm going. I've bought my first home and I love being independent.

CLIENTS Andrew and Katherine

We first encountered RI Alderley when we moved from Hong Kong to Australia in 2006 following a friend's recommendation.

Bert advised us of possible solutions for investing our savings and helped us set up our superannuation. He gave us information about how to properly provide for our own and our children's future.

As busy working people we don't have the time to analyse the financial environment and we trust Bert to do this for us. Of course, the fluctuating stock market means our savings have not always increased, but Katherine and I feel we are given honest advice from people who know what they are talking about. Their approach is always supportive and also gently challenging, when we need it.

Ten years on we are well established and RI Alderley still manages our financial portfolio and superannuation funds. Our son is just starting university and life is good.

ADVISER Bert Dugdale
RI Alderley

Suite 2, Level 1
8 Edmondstone Street
Newmarket QLD 4051

T 07 3356 0085
W www.rialderley.com.au

Bert has worked in the financial services industry since 2003. He joined RI Advice Group as a paraplanner in September 2004 and commenced as a financial adviser in May 2005. Bert became a co-proprietor in the Alderley practice in 2009.

Bert is supported by the RI Alderley team, including Aris and Chloe, who have both been in the financial services industry for nearly ten years.

RI Caloundra & Bribie Island

SHARES ESTATE SUPER PROPERTY SAVINGS INSURANCE DEBTS

CLIENT Val

After my husband passed away I had some money to invest. I asked my solicitor what he thought was the best thing to do and he recommended I go to see Kellie at RetireInvest.

Kellie explained everything in basic financial language which really help me to understand the strategies that she recommended.

The advice I was given suits me as a conservative investor and I'm very comfortable with RetireInvest who still help me keep my portfolio in order.

It is also extremely important to me that my estate is structured correctly so that if something happens to me, my family will be able to manage my estate. We have discussed my Estate Planning needs and I know that Kellie and the team will provide this support to them.

I feel very comfortable with the advice I was given and the ongoing support that Kellie and the RetireInvest team provide makes me feel like I'm one of the family.

Photo: Val

ADVISER Kellie Payne
RI Caloundra & Bribie Island

28 Oval Avenue
Caloundra QLD 4551

T 07 5491 6722
W www.riseqld.com.au

Kellie has worked in the financial services industry since 1990 and as a financial adviser since 2000. She was employed with several financial planning companies in paraplanning and eventually financial planning roles before joining RI in July 2002. In 2008 she became a proprietor and is based in our Caloundra Office providing strategic advice to clients on the Sunshine Coast.

She holds the internationally recognised Certified Financial Planner or CFP qualification and is a member of the Financial Planning Association of Australia (FPA), Kawana and Caloundra Chambers of Commerce and Sunshine Coast Business Breakfast Group.

Kellie is married to Brett and they have two boys, James and Liam. They enjoy their weekends with the boys playing soccer and/or socialising with their family and friends.

RI Mt Gravatt

SHARES ESTATE SUPER PROPERTY SAVINGS INSURANCE DEBTS

CLIENT Rob and Debbie

The meeting at our home this week confirmed once again the wonderful service we have received from RetireInvest over the years. The Estate Planning for Life and the Rise Financial Network concepts you showed us add even more to what you do for us.

Many friends are surprised when they hear how well our money is doing and that we are so delighted with the whole support package offered by RetireInvest. They often express frustration with the lack of support they receive from their advisers and it was particularly the case during the GFC.

We prefer to leave things to the experts rather than spending our time sweating over daily market fluctuations and Debbie and I have great comfort in our retirement not having to worry about our finances so we can get on and enjoy life!

Ken and each of his team are experts in their fields and provide unsurpassed service.

Photo: Rob and Debbie

"It is so nice to be dealing with people who are polite and respectful but also seem to be genuinely interested in helping us to enjoy our lifestyle."

ADVISER Ken Wicks
RI Mt Gravatt

1470 Logan Road
Mt Gravatt QLD 4122

T 07 3343 7611
W www.riseqld.com.au

Ken has worked in the Financial Services Industry since 1978. He joined RI in 2001 becoming a proprietor of the business and provides strategic advice to clients in Brisbane, Bribie Island and the Sunshine Coast. Prior to joining RI he held various senior roles in other organisations in the financial planning, financial services and superannuation industries.

Ken is married to Sandy and has three teenage children. He enjoys watching his children play sport, camping, skiing and is an avid rugby supporter.

RI Gold Coast

SHARES ESTATE SUPER PROPERTY SAVINGS INSURANCE DEBTS

CLIENT Mary

Having been long-term clients of RI Gold Coast, I knew to call Nathan when my husband's health deteriorated after a stroke. We were concerned how we would survive financially as our doctors had recommended my husband be admitted to an Aged Care facility. The Aged Care Assessment Team had advised there would be significant financial costs.

Initially we thought we would need to sell our family home. However, on meeting with Nathan, we were able to restructure our assets to reduce our out-of-pocket aged care expenses, whilst also generating sufficient income to meet my personal lifestyle needs.

Photo: Mary (name has been changed)

"Nathan helped me gain peace of mind that my husband could be cared for properly and I could financially support myself, notwithstanding the difficult circumstances. Most importantly I could stay in our home."

ADVISER Nathan Green | RI Gold Coast

Suite 10
232 Robina Town Centre Drive
Robina QLD 4230

T 07 5593 0000
W www.rigoldcoast.com.au

Born and bred in the Bundaberg region, I have been lucky enough to experience the importance of community and family values first hand. This has influenced how I deal with existing and new clients to understand their needs and objectives on a deeper level.

My financial planning career commenced with RetireInvest over nine years ago and through this time I have completed my Diploma of Financial Services, while also specialising in the Self-Managed Super Fund space; Estate Planning; Insurance; Aged Care; Wealth Accumulation and Investment Planning.

I am supported by Marcel Jacobs who has been in the industry since 2002.

RI Wide Bay

SHARES ESTATE SUPER PROPERTY SAVINGS INSURANCE DEBTS

CLIENT Glenn and Tina

For over 30 years I had been putting a small amount away each week. Yet we weren't sure our nest egg would provide enough for retirement. I couldn't keep up with the changes in financial markets but understood the benefits of a solid investment plan based on my goals and strategies to suit my investment personality.

RI Wide Bay had just set up in town, and being a 'horses for courses' kind of person, I made an appointment. Although we were just everyday workers on a regular wage, with limited savings, Kathy always treated us like royalty. We never felt like we were wasting anyone's time or pushed into investments we couldn't understand or afford.

Even though our business went broke, we were made redundant and the markets fluctuated, regular reviews meant our retirement dreams grew to fruition. We take great pride that we are financially independent and retired earlier than expected.

Photo: Glenn and Tina

> "Feeling financially secure at this time of life is worth so much more than just dollars alone. We trusted our advisers and they never let us down. We wouldn't be where we are today without them 'having our back'."

ADVISERS Kathy Paget I RI Wide Bay
Genevieve de Szoeke I RI Wide Bay

Level 1, 73 Main Street
Hervey Bay QLD 4655
T 07 4124 6222

1/115 George Street
Bundaberg QLD 4670
T 07 4151 4222

400 Kent Street
Maryborough QLD 4650
T 07 4123 1222

W www.riwidebay.com.au

At RI Wide Bay, we have the expertise, experience and resources to help you get wealth, grow it and keep it safe. We can help you enjoy it because real wealth is about making the most of what you've got whatever stage of life you're in. We know financial advice is as much about lifestyle and relationships, as money – that's why we pride ourselves on long-term, holistic advice, with our clients.

Since we opened in 1996, RetireInvest Wide Bay have become one of Queensland's leading providers of financial advice. We are a team of financial advisers and have an enthusiastic support services team with varied skills and experience to help service our clients at the highest level.

RI Toowoomba

SHARES ESTATE SUPER PROPERTY SAVINGS INSURANCE DEBTS

CLIENT Shane and Lyn

We engaged RetireInvest in 1998 because we were interested in knowing how we could live the life we wanted whilst our children were young whilst working towards having enough money to retire at a reasonable age.

The initial consultation was really valuable as, realising we were apprehensive about the risks of investing, Jeff made sure we were fully informed in all aspects. He suggested starting with a small investment and gearing strategy and committing ourselves to adding a manageable amount each month.

"Over the years, RI Toowoomba has helped us with wealth creation, tax planning, wealth protection and assistance to maintain our lifestyle."

More than 17 years later, we have seen many changes in our lives, both personally and professionally. We moved interstate when Shane changed employers after 38 years and then we travelled around Australia, ultimately settling in Cairns.

We remain loyal RI Toowoomba clients as they have always been positive about our financial future and Jeff always has our best interests in mind. Wherever we are, we know we can rely on his experience and knowledge to give us peace of mind.

Photo: Shane and Lyn

ADVISER Jeff English
RI Toowoomba

647 Ruthven Street
Toowoomba QLD 4350

T 07 4639 3733
W www.ritoowoomba.com.au

Our highly skilled and motivated team of three qualified financial advisers are willing and able to help you achieve your financial goals. Our friendly and devoted team of advice support and administration staff are highly motivated and trained to assist with the production, implementation and queries relating to your financial needs.

Based in Toowoomba, Queensland, we have clients in many different locations and believe that every Australian can benefit from appropriate financial advice.

RI Townsville

SHARES ESTATE SUPER PROPERTY SAVINGS INSURANCE DEBTS

CLIENT Adrian and Marion

When Marion and I first became clients of RI Townsville, 15 years ago, we were both still working. At one of our annual reviews we were interested to learn how to retire successfully and to know whether we could actually afford to retire!

Tim took us through a comprehensive retirement analysis to determine our lifestyle goals and objectives, then agreed on our financial needs in light of our personal circumstances. He recommended we contribute more to superannuation, apply for the age pension and commence an account based pension.

> "We now happily draw a sustainable income each year, and most importantly, we gained the confidence to transition from full time work through the process."

Tim was instrumental to helping us gain the quality of life we are now thoroughly enjoying!

ADVISER Tim Klinger | RI Townsville

Unit 3
65 Palmer Street South
Hyde Park QLD 4812

T 07 4772 5343
W www.ritownsville.com.au

I settled in Townsville with my wife and three daughters after serving as an Australian Army Officer. I attribute a lot of my business acumen and leadership skills to my military experience. Prior to joining Retireinvest I worked as a bank financial planner with ANZ. I have been an active investor since 2004 with experience in a broad range of asset classes.

I hold a Diploma of Financial Services (Financial Planning) coupled with my financial and military experience I am well qualified to help our clients meet their financial goals.

I am supported by Mark Rossi, born and raised in North Queensland, commencing work as a high school teacher with Education Queensland in the Cairns region, before returning to University to pursue Finance. After completing a Bachelor's degree in Economics and Statisitics, Mark undertook a traineeship and completed studies toward the Graduate Diploma with the Securities Institute (now Finsia). He joined RetireInvest Townsville as a paraplanner in 1997, becoming an Authorised Representative in 1998.

South Australia

Adelaide 5000

Blackwood 5051

Brighton 5048

Eastwood 5063

Gawler 5118

Holden Hill 5088

McLaren Vale 5171

Mile End 5031

North Adelaide 5006

Nuriootpa 5355

CMS Financial Planning

SHARES ESTATE SUPER PROPERTY SAVINGS INSURANCE DEBTS

CLIENT Dr Andrew

Having run my own private medical practice and being employed in the public hospital system, I was focussed on caring for my patients rather than properly managing my financial affairs.

> "As I approached the last 10 years of my working life I knew I had to get my finances, and my spending, under control."

John helped me to fully explore and understand my particular financial situation in a warm, friendly and clear way. His deep understanding of the complex Australian superannuation laws enabled him to put a financial plan and investment strategy to me which was tailored to my particular situation, opportunities, needs and life stage.

We have focussed on cash-flow strategies to build savings, which have weathered the GFC storm and continued to grow, enabling me to be ready to be a self-funded retiree. I grew these savings whilst still enjoying a happy lifestyle which I will continue to enjoy after I retire.

The outcome of John's financial planning has been wonderful, surpassing all my hopes and expectations.

Above: Dr Andrew (name has been changed)

ADVISER John Flanagan
CMS Financial Planning

190 Flinders Street
Adelaide SA 5000

T 08 8407 1333
W www.cmsca.com.au

As an authorised representative of RI Advice Group, CMS Financial Planning offer you a wide range of financial services.

John has provided detailed and accurate advice to a broad range of clients since 1996. He holds a Diploma of Financial Planning. He is also a Certified Financial Planner, the highest practitioner qualification, along with being an active member of the Financial Planning Association of Australia.

CMS PRIVATE ADVISORY FINANCIAL PLANNING

RETIREINVEST

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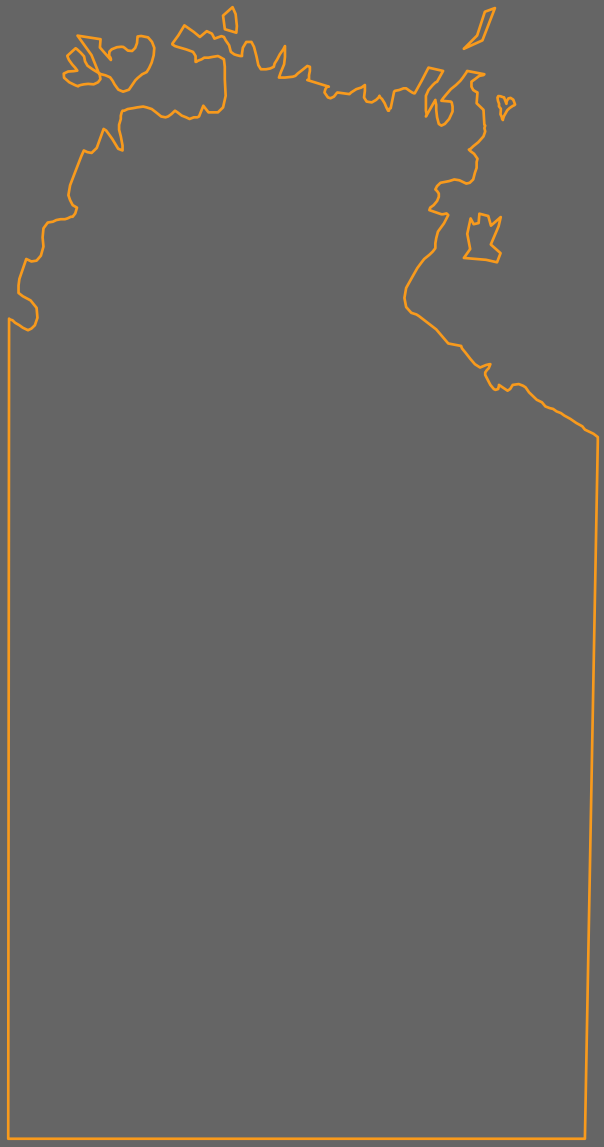
one life, make the most of it

Northern Territory

Darwin 0800

Winnellie 0800



RetireInvest Darwin

SHARES ESTATE SUPER PROPERTY SAVINGS INSURANCE DEBTS

CLIENT G & D Davis

When Debra changed jobs in 2002, the question of what to do with her superannuation posed a great dilemma for us. We knew we needed to provide for ourselves in retirement so needed specialist advice.

We still remember that first meeting with Glen. He immediately put to rest our fears and apprehension.

We achieved what we wanted - a personalised, tailored package. We were not forced to choose between off the shelf standard investment packages, or what someone else thought we should have. Our recovery after the Global Financial Crisis was a testament to the effectiveness of our investment strategy.

I retired a few years earlier than planned and am looking forward to Debra retiring soon. We achieved our financial goals and can enjoy our long and happy retirement without any financial concerns.

Looking back 14 years later what we didn't realise was how long term and beneficial this relationship would be for us.

Photo: G & D Davis

CLIENT J & L Gilmour

We had a little money invested and our super funds were parked with a bank. We thought we would retire with only enough money for fish and chips and a drive around the block!

It quickly became evident that the myriad of rules, regulations and changing laws that govern what, when and how you can manage and access funds meant we needed professional advice.

It was amazing how complex setting up a retirement fund was. But Glen explained it simply to us and we felt he really cared about our unique situation and wanted us to glean all the benefits when we retired. We are now reaping the rewards and cruising the world!

RetireInvest Darwin

ADVISER Glen Boath | RetireInvest Darwin

Ground Floor, Carpentaria House
13 Cavenagh Street
Darwin 0800

T 08 8941 7599
W www.ridarwin.com.au

Vision: To be known as Darwin's most respected provider of tailored financial advice for business owners and retirees.

Intention: Our intention is to build great relationships with our clients so that they may attain and maintain financial independence and security.

We will endeavour to make the complex simple and remove confusion and fear. We want every client to have confidence and peace of mind in the knowledge that they are in the good hands of their trusted Adviser.

Mission: Our mission is to provide an experience that is engaging, meaningful and of value to our clients. We will honour our clients' expectations by being accessible, listening and seeking to really understand what they need and want.

By working together in partnership we will design, implement and maintain a personal blueprint of financial solutions to support each client's desired quality of life.

RETIREINVEST

PLATINUM CLUB
PROPRIETOR OF THE YEAR 2015

RI advice
one life, make the most of it

Western Australia

Applecross 6153

Claremont 6010

Currambine 6028

East Perth 6004

Fremantle 6160

Kalamunda 6076

Kelmscott 6111

Kingsley 6026

Mandurah 6210

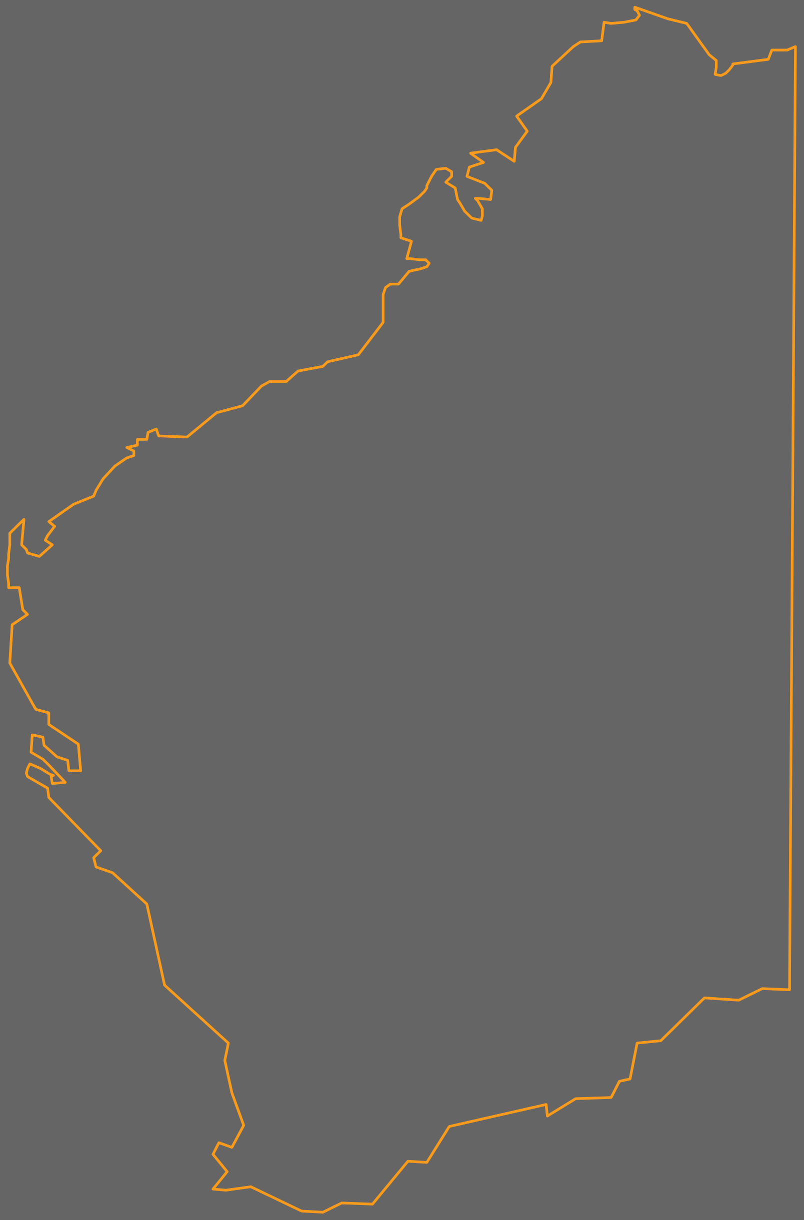
Mt Pleasant 6153

Rockingham 6172

South Perth 6151

Victoria Park 6100

West Leederville 6007



RI Rockingham/Mandurah

SHARES ESTATE SUPER PROPERTY SAVINGS INSURANCE DEBTS

CLIENT Lauris

"When my husband Bill was diagnosed with Alzheimer's a few years ago, I hardly knew the difference between stocks and shares."

I certainly didn't know how to navigate Centrelink and the other government agencies we needed.

Over the next three years John and his team patiently taught me the best way to deal with our money. They helped me in so many ways on my horror journey with government mental health departments, doctors and nursing homes.

I always consider myself lucky that Bill and I had gone along to the morning tea hosted by RI Advice and made the brave decision to change our financial planner and work with John. What a good decision it was! He was so professional and quick to put in place the financial strategies we needed, so that when Bill and I needed surety, it was there.

I truly value our relationship and feel totally cared for in so many ways. I can honestly say John is more than just our financial planner, he is a close friend.

Photo: Lauris

ADVISER John Muchmore
RI Rockingham / Mandurah

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Mandurah WA 6210

T 08 9586 1411
W www.rirockingham-mandurah.com.au

John has worked in the financial services industry since joining RetireInvest as a Paraplanner in 2004 then qualified as a Financial Adviser in 2005.

Prior to joining RI Advice, John was a member of the Australian Defence Force where he instructed Nuclear Biological and Chemical Defence to fellow sailors.

John holds an Advanced Diploma of Financial Services (Financial Planning). He is a Senior Associate member of the Financial Services Institute of Australasia (FINSIA), an affiliate member of the Financial Planning Association of Australia (FPA) and holds the SMSF Specialist Accreditation.

Benchmark Consultants

SHARES ESTATE SUPER PROPERTY SAVINGS INSURANCE DEBTS

CLIENT Diana

I first met with Peter Stewart at Benchmark Consultants some 30 years ago with my husband, for advice on salary sacrificing, superannuation, insurances, and to ensure my future needs were attended to through estate planning.

> "At all times throughout the years, Peter has been patient and proactive in ensuring that I am kept informed of matters which directly concern my financial situation."

When Rob passed away unexpectedly in 2002 Benchmark helped navigate me through the claims process.

I am confident that Peter's honesty, interest and concern for my welfare have ensured my affairs are in the good state they are in today. And at my age and stage of life, this is a great comfort.

Photo: Enjoying life.

ADVISER Peter Stewart | Benchmark Consultants

Suite 2, Barber House
16 Mead Street
Kalamunda WA 6926

T 08 9293 2922
W www.benchmarkconsultants.com.au

Benchmark Consultants is a boutique Financial Consulting practice located in Kalamunda, Western Australia. Established in 1986 by Peter Stewart, Benchmark Consultants provides clients with a personalised approach to maximising their income and managing their finances.

The team at Benchmark take pride in assisting clients to achieve their desired financial goals. Clients receive regular correspondence, updates and reviews to ensure they are kept informed and their financial requirements are kept up-to-date in the ever changing economic climate.

Benchmark Consultants®
Achieve more with your Financial Planner

Tasmania

Hobart 7000

Launceston 7250

RI Advice Group Pty Ltd
ABN 23 001 774 125, AFSL 238429

Registered office: Level 23, 242 Pitt Street Sydney NSW 2000
Telephone: 1800 738 473

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RI ADVICE
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