

# Financial Services Guide

Issued 18 December 2023

## About this guide

This Financial Services Guide (FSG) explains the financial services provided by RI Advice Group and your adviser (who is authorised through RI Advice Group). It is designed to help you make a fully informed decision about whether you want to use our services.

Please take the time to read this guide carefully. Sound financial advice is based on open communication. Understanding our services and our fees is the cornerstone of this communication.

It's also important that you know who authorises your adviser, the nature of their associations and relationships and what to do if you have a complaint.

If you have further questions, or if there is anything that isn't clear, please talk to your adviser or contact us.

This guide must be accompanied by an Adviser Profile which outlines your adviser's skills, qualifications and the services they are authorised to provide.



Insignia™  
Financial

## Not independent

We are a wholly owned subsidiary of Insignia Financial Ltd (ABN 49 100 103 722) and part of the Insignia Financial Group of companies (Insignia Financial Group). The Insignia Financial Group is an issuer of financial products, some of which are included in our Approved Product List. In addition, we may receive commission on life insurance products as explained in this FSG under the heading 'How we are paid'. For these reasons, we do not refer to ourselves or our advice as independent, impartial or unbiased.

# About us

## Helping you make the most of life

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 provides professional advice to help you achieve what you want out of life. RI Advice practices are locally owned, employing highly qualified financial advisers. Each adviser has a legal obligation and an ethical duty to act with integrity and in the best interests of their clients. 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.

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.

RI Advice is a wholly owned subsidiary of Insignia Financial Ltd (Insignia Financial Group) which is listed on the Australian Securities Exchange (ASX: IFL). Our relationship with Insignia Financial allows us the opportunity to engage with the Group's shared services and support teams to provide great outcomes for our clients.

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

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Millers Point NSW 2000

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Email: [ripracticedevelopment@riadvice.com.au](mailto:ripracticedevelopment@riadvice.com.au)  
Website: [www.riadvice.com.au](http://www.riadvice.com.au)

# Products and services we provide

Our network of advisers provide a range of financial services including investing, superannuation, retirement and insurance. Specific information about the services your adviser is authorised to provide and their qualifications are contained in the attached Adviser Profile.

## Important documents you can expect to receive

When your adviser provides personal financial advice for the first time, you will generally be given a Statement of Advice (SoA). The SoA sets out your personal advice, the basis on which it is given, the cost of the advice, and information about any associations or relationships that could influence the advice.

If you require further advice at a later time, providing your circumstances have not changed significantly since your previous SoA, your adviser may be able to provide the further advice verbally or via a shorter Record of Advice (RoA). 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. If you are given further advice and your circumstances have changed significantly since your previous SoA, you will generally be given another SoA.

To help you make an informed decision about a financial product, you will generally be given a Product Disclosure Statement (PDS) which outlines the product features and costs in detail. In certain circumstances, there is no requirement to provide a PDS (including, for example, where you already have one).

If you ask your adviser to undertake a transaction without receiving advice from that adviser, you may be given a letter confirming your instructions and disclosing any costs payable by you in relation to that transaction.

## Our Approved Products List

Our Approved Products List (APL) is a list of what we consider to be sound quality, fully researched products, but doesn't include all possible products available in the market. Only products and services that have been examined by our experienced research team are placed on our APL.

When selecting products for you, your adviser is generally limited to the range of investment products and a selection of 12 insurance providers on the APL.

Your adviser will first source from the APL before providing any recommendations. They will only recommend a product or service after considering its appropriateness in relation to your individual objectives, financial situation, needs and best interests. Where your strategy requires products and services other than those on the APL to act in your best interests, the Insignia Financial research team will be consulted and we will seek to find an alternative solution.

The APL includes products issued and platforms operated by related companies including, IOOF Investment Management Limited, Questor Financial Services Limited, IOOF Investment Services Ltd, Navigator Australia Limited, Oasis Fund Management Limited, OnePath Custodians Pty Ltd, OnePath Funds Management Limited, MLC Investments Limited, NULIS Nominees (Australia) Limited, Managed Portfolio Services Limited, Australian Ethical Investment Limited, Antares Capital Partners Limited.

These related companies will receive fees and benefits as disclosed in the relevant document if you invest with them.

# Important relationships and other benefits

In addition to the related companies listed above (under the heading 'Our Approved Products List') you should also be aware of the following relationships and benefits that we may receive. Any payments noted below are not an additional cost to you and will only be made to the extent permitted by law. Any other arrangements you need to be aware of will be set out in the Adviser Profile attached to this document. Arrangements that are relevant to the advice being provided to you will also be disclosed in your written advice.

## Product and service provider benefits

RI Advice Group may receive sponsorship payments from product and service providers to fund technical and professional development training for our advisers. Our practice owners or advisers may also apply for and may qualify to receive commercial terms on a range of banking products and services such as interest rates and limited recourse terms.

## Distribution fees

Related companies of RI Advice Group may receive fees for acting as the distributor of financial products which your adviser may recommend. Any fee is paid by the product issuer or administrator of the product out of its own funds. Neither your adviser nor RI Advice Group receive any of these fees.

## Advisory fees

Product providers may pay advisory fees to RI Advice Group or an investment management entity associated with RI Advice Group. This fee is for the provision of portfolio management advisory services where RI Advice Group 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.

## Referral partners

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. Any referral arrangements you need to be aware of and specific details of any referral payments we may receive will be set out in the 'Important relationships' section of the Adviser Profile attached to this document. Referral arrangements that are relevant to any advice being provided to you will also be disclosed in your written advice. Where you are referred to a third party (including to other financial advisers) by your adviser, neither your adviser nor RI Advice Group approve or endorse their advice and won't be liable for the provision of advice and services provided by the third party. You must assess the merits of their advice in the light of your own circumstances and objectives.

## Referrals to a third party

Where you are referred to a third party (including to other financial advisers) by your adviser, your adviser does not receive any payment for that referral. We also do not approve or endorse their advice. You must assess the merits of their advice in the light of your own circumstances and objectives.

## Associated businesses

Your adviser may have associations with other related businesses, such as an accountancy firm.

## Other payments

We keep a full register of any benefits received by advisers of between \$100 to \$300. By law, your adviser is not permitted to receive benefits in excess of \$300 per year from a product issuer. 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.

## How we are paid

We receive remuneration from:

- Advice and service fees paid by you (fee for service)
- Commissions from insurance providers
- Other payments and benefits as outlined above under the heading 'Important relationships and other benefits'

As the licensee, RI Advice Group collects all fees and commissions which are paid on to your adviser's practice. The Adviser Profile explains how your adviser is paid. RI Advice Group receives a licensee fee from your adviser's practice of up to \$165,000 per annum, which is in part based on remuneration paid to your adviser's practice.

### Advice and service fees paid by you

Before providing personal advice, your adviser will agree the fees and payment options with you. These fees will be based on your individual circumstances, the complexity of your situation and the time it takes to prepare your personal financial advice. Fees and commissions that are relevant to the advice being provided will also be disclosed in the written advice provided to you.

The types of fees you may be asked to pay can include:

- **Statement of Advice (SoA) fee** – a fee to gather information, analyse your situation and prepare your SoA.
- **Implementation fee** – a fee to implement the recommendations contained in your SoA.
- **Review service fee** – a fee for the provision of review services if you enter into a service agreement with your adviser.

Your adviser may also charge other fees for the ad hoc provision of advice or services, including if you instruct your adviser to complete a transaction on your behalf such as buying or selling specific financial products.

## If you have a complaint

If you have a complaint about financial services provided to you, your complaint can be directed to your adviser in the first instance. You can also raise your complaint at any time by contacting us at:

Email: [advicecomplaints@insigniafinancial.com.au](mailto:advicecomplaints@insigniafinancial.com.au)

In writing to: Insignia Financial Advice  
Dispute Resolution Team  
Level 3, 30 Hickson Road,  
Millers Point NSW 2000

Phone: 1800 271 147

We will investigate and endeavour to resolve your complaint promptly and fairly. If your complaint has not been resolved to your satisfaction within 30 days, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA is an external dispute resolution scheme which provides fair and independent financial services complaint resolution that is free to consumers. AFCA's contact details are:

Email: [info@afca.org.au](mailto:info@afca.org.au)

Website: [www.afca.org.au](http://www.afca.org.au)

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

Phone: 1800 931 678

The Australian Securities and Investment Commission (ASIC) has an information line 1300 300 630 which you may use to obtain information about your rights, and to make a complaint.

For more information, please visit their website: [www.asic.gov.au](http://www.asic.gov.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 both our current and former authorised representatives.

## Our privacy policy

We are committed to maintaining the privacy and security of your personal information.

Any personal information collected by RI Advice Group will be handled in accordance with its Privacy Policy (<https://riadvice.com.au/privacy-policy>)

The way in which your adviser handles your personal information is outlined in their Adviser Profile.

## 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

Email [ripracticedevelopment@riadvice.com.au](mailto:ripracticedevelopment@riadvice.com.au)

Website [www.riadvice.com.au](http://www.riadvice.com.au)



Retirement Advice Specialists

RI Advice Group Pty Ltd | ABN 23 001 774 125 AFSL 238429 | Level 3, 30 Hickson Road, Millers Point 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.

18 December 2023 | RI/FSG/PartA



## Part 2 Adviser Profile

### Daniel Brown

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

#### Introducing your financial adviser

Daniel Brown is an Authorised Representative of RI Advice Group Pty Ltd AFSL 238429. Daniel is a Director of Coastal Advice Group Pty Ltd which is a Corporate Authorised Representative of RI Advice Group Pty Ltd.

Authorised Representative Number: 430906  
Corporate Authorised Representative Number: 1280080  
Adviser profile issue date: 19 December 2023

#### About Daniel

Daniel has been a qualified Financial Adviser for over 20 years, owning and operating both boutique and large Financial Advice operations along the NSW coast.

Daniel engages with clients in all different phases of life; from those looking to build strong foundations for themselves and their family, those looking to create wealth and also those preparing for retirement. He is passionate about working with clients where the relationship is open and honest as this ensures can he provide clarity and focus on building their ideal future with no limitations!

"Across the Financial Planning businesses, we have the ambitious growth plan to be known as one of Australia's leading providers of Financial Planning advice, helping our clients retire with financial peace of mind."

Daniel has worked hard to provide a great lifestyle for his family and enjoys being involved in all aspects of his children's lives and also supporting his wife Julie to fulfil her own business dreams.

#### Qualifications and memberships

- Member of the Financial Advice Association Australia (FAAA)

#### Financial products and services

I am authorised to provide you with general and personal financial advice on the following class and types of products.

- Deposit and payment products
- 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

- Personal Insurance
- Superannuation
- Budget and cashflow management
- Debt management
- Investments, including savings plans
- Retirement planning
- Centrelink/DVA
- Estate planning
- Ownership and structures (eg discretionary and family trusts)
- Portfolio review
- Ongoing advisory services
- Referrals to specialists (eg accountants, solicitors)
- Self Managed Superannuation Funds
- ASX listed investments managed under a model portfolio
- Gearing
- Aged Care
- Business Insurance

## Part 2

## Adviser Profile continued

### How I am paid

As the licensee, RI Advice collects all advice fees and commissions. RI Advice then pays the fees and commissions to my Practice as detailed in the FSG under the heading 'How we are paid'. My Practice pays me out of these fees and commissions based on a number of factors such as:

- **Salary** – based on my experience and qualifications.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Commissions** – as outlined in the FSG under 'How we are paid', the Practice may receive commissions from a product provider when implementing certain product/s for you.

### 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. Your options to pay for our services can include fee for service, commission, 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 balance of your investment.

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

### Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', Coastal Advice Group Pty Ltd also has the following arrangements:

### Referrals from a third party

We have arrangements in place to pay a referral fee, commission, or other benefit to certain third parties when they refer new clients to us. Our current arrangements for referrals from a third party are set out in the table below and specific details of any benefit we provide in relation to our advice to you will be included in the advice documentation we provide to you.

**Table - Details of arrangements for referrals from a third party:**

Name of referral partner	Online Financial Planning Pty Ltd
Payment we provide	20% of upfront fees & commissions
Example	If you established a Statement of Advice for \$5,500 we would pay \$1,100 upfront. Insurance: If you established an insurance policy with an annual premium of \$1,100 we would pay \$220 in the first year.

### Referrals to a third party

We have referral arrangements in place with third party providers. If we refer you to one of these providers we may receive a payment, fee, commission or other benefit from those providers.

Details of these arrangements are set out in the table below and specific details of any referral payments we may receive will be provided in our advice documents to you. Alternatively, you can request further details about our referral arrangements prior to us providing you with financial advice.

**Table - Details of referral arrangements in place:**

Name of referral partner	Coastal Mortgage Group Pty Ltd T/A Coastal Mortgage Group and Coastal Super Admin
Services	Lending and Mortgage Broking, Self-Managed Super Fund Administration
Payment we will receive	Nil
Example	Nil

Please note that RI Advice Group Pty Ltd is not responsible for the advice and services provided by these providers.



### Referrals to an associated entity or related third party

We may refer you to the following associated entities or related third parties and therefore may receive a direct or indirect benefit from any referral we make to this provider.

Details on these associated entities and/or related third parties are set out in the table below and specific details of any benefits we may receive from the referral will be provided in our advice documents to you. Alternatively, you can request further details about our associated entity and related third party arrangements prior to us providing you with financial advice.

We are obligated to act in your best interests when providing you with financial advice, as such we will be transparent and disclose any benefits we may receive via an associated entity or related third party in relation to our recommendations to you.

**Table – Other Business Activities, Associated Entities and Related Third Parties:**

Name of Entity	Nature of association
Coastal Mortgage Group Pty Ltd T/A Coastal Mortgage Group and Coastal Super Admin	Daniel Brown: Director of Coastal Advice Group Pty Ltd. Daniel Brown, Matthew Simpson-Foster, Tom Momsen and Jacob LoCascio: shareholders of Coastal Advice Group Pty Ltd. Coastal Advice Group Pty Ltd: sole shareholder of Coastal Mortgage Group Pty Ltd. As a result, Daniel Brown, Matthew Simpson-Foster, Tom Momsen and Jacob LoCascio will receive dividends/distributions and/or income from Coastal Mortgage Group Pty Ltd.
Online Financial Planning Pty Ltd	DJIB Investments Pty Ltd: shareholder of Online Financial Planning Pty Ltd. Daniel Brown: Director of DJIB Investments Pty Ltd, Director and shareholder of Coastal Advice Group Pty Ltd. As a result, Daniel Brown will receive dividends / distributions and/or income from Online Financial Planning Pty Ltd.

Please note that RI Advice is not responsible for the advice and services provided by these providers.

### Privacy Notification

Your personal information will be handled in accordance with our privacy policy, which is located on our website. We will generally collect personal information directly from you. We may collect personal information about you from a third party if we believe you have authorised that third party to provide the information to us.

The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identity and the source of any funds.

We provide financial services under the Australian Financial Services License of RI Advice Group Pty Ltd. RI Advice Group Pty Ltd monitors our compliance with the law and provides us with a range of support services, including the financial planning software we use. As a consequence, RI Advice Group Pty Ltd has access to your personal information and may use that information to facilitate the provision of financial services to you and to ensure we are complying with our obligations.

We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

In order to keep our costs competitive, our Practice uses specialist business support resources that are located in the following countries: Philippines, Sri Lanka

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.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

### My contact details

A: 15 Kenrick Street,  
THE JUNCTION NSW 2291  
P: 1300 143 510  
E: daniel.brown@coastaladvicegroup.com.au  
W: www.coastaladvicegroup.com.au

## Part 2 Adviser Profile

### Rosylea Copp

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

#### Introducing your financial adviser

Rosylea Copp is an Authorised Representative of RI Advice Group Pty Ltd AFSL 238429. Rosie is an employee of Coastal Advice Group Pty Ltd which is a Corporate Authorised Representative of RI Advice Group Pty Ltd.

Authorised Representative Number: 1272480  
Corporate Authorised Representative Number: 1280080  
Adviser profile issue date: 19 December 2023

#### About Rosie

Award-winning Financial Adviser Rosie Copp takes great joy in getting to know her clients (especially multiple generations of one family), understanding their goals and passions, then working collaboratively to implement appropriate financial strategies. Her clients know they are in empathetic and safe hands thanks to Rosie's superb intuition - refined during her 27 years' experience in financial services and advisory roles here and in London.

Rosie understands the importance of getting started early as much as the importance of taking care of those who are unable to help themselves. "To me, financial advice is a lifelong critical element of your success and security; laying the foundation in your early years, reaping the rewards as you age, then taking comfort that you will have access to the best care available when you can no longer live independently."

Rosie is also recognised as the 'go-to' accredited Aged Care expert on the Central Coast. Attending to her mother's physical and financial well-being during her transition into assisted living opened her eyes to how much potential there was to make a lasting, positive impact for people through good advice informed by compassion and understanding. Many Aged Care clients attest to how Rosie's advice has smoothed their transition through such a challenging period - not just for the client but for the whole family.

#### Qualifications and memberships

- Diploma of Financial Planning
- Aged Care Steps – Accredited Aged Care Adviser

#### Financial products and services

I am authorised to provide you with general and personal financial advice on the following class and types of products.

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

#### Services offered

- Personal Insurance
- Superannuation
- Budget and cashflow management
- Debt management
- Investments, including savings plans
- Retirement planning
- Centrelink/DVA
- Estate planning
- Ownership and structures (eg discretionary and family trusts)
- Portfolio review
- Ongoing advisory services
- Referrals to specialists (eg accountants, solicitors)
- Aged Care

### How I am paid

As the licensee, RI Advice Group Pty Ltd collects all advice fees and commissions. RI Advice Group Pty Ltd then pays the fees and commissions to my Practice as detailed in the FSG under the heading 'How we are paid'. My Practice pays me out of these fees and commissions based on a number of factors such as:

- **Salary** – based on my experience and qualifications.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Commissions** – as outlined in the FSG under 'How we are paid', the Practice may receive commissions from a product provider when implementing certain product/s for you.

### 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. Your options to pay for our services can include fee for service, commission, 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 balance of your investment.

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

### Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', Coastal Advice Group Pty Ltd also has the following arrangements:

### Referrals from a third party

We have arrangements in place to pay a referral fee, commission, or other benefit to certain third parties when they refer new clients to us. Our current arrangements for referrals from a third party are set out in the table below and specific details of any benefit we provide in relation to our advice to you will be included in the advice documentation we provide to you.

**Table - Details of arrangements for referrals from a third party:**

Name of referral partner	Online Financial Planning Pty Ltd
Payment we provide	20% of upfront fees & commissions
Example	If you established a Statement of Advice for \$5,500 we would pay \$1,100 upfront. Insurance: If you established an insurance policy with an annual premium of \$1,100 we would pay \$220 in the first year.

### Referrals to a third party

We have referral arrangements in place with third party providers. If we refer you to one of these providers we may receive a payment, fee, commission or other benefit from those providers.

Details of these arrangements are set out in the table below and specific details of any referral payments we may receive will be provided in our advice documents to you. Alternatively, you can request further details about our referral arrangements prior to us providing you with financial advice.

**Table - Details of referral arrangements in place:**

Name of referral partner	Coastal Mortgage Group Pty Ltd T/A Coastal Mortgage Group and Coastal Super Admin
Services	Lending and Mortgage Broking Self-Managed Super Fund Administration
Payment we will receive	Nil
Example	Nil

Please note that RI Advice Group Pty Ltd is not responsible for the advice and services provided by these providers.

### Referrals to an associated entity or related third party

We may refer you to the following associated entities or related third parties and therefore may receive a direct or indirect benefit from any referral we make to this provider.

Details on these associated entities and/or related third parties are set out in the table below and specific details of any benefits we may receive from the referral will be provided in our advice documents to you. Alternatively, you can request further details about our associated entity and related third party arrangements prior to us providing you with financial advice.

We are obligated to act in your best interests when providing you with financial advice, as such we will be transparent and disclose any benefits we may receive via an associated entity or related third party in relation to our recommendations to you.

**Table – Other Business Activities, Associated Entities and Related Third Parties:**

Name of Entity	Nature of association
Coastal Mortgage Group Pty Ltd T/A Coastal Mortgage Group and Coastal Super Admin	Daniel Brown: Director of Coastal Advice Group Pty Ltd. Daniel Brown, Matthew Simpson-Foster, Tom Momsen and Jacob LoCascio: shareholders of Coastal Advice Group Pty Ltd. Coastal Advice Group Pty Ltd: sole shareholder of Coastal Mortgage Group Pty Ltd. As a result, Daniel Brown, Matthew Simpson-Foster, Tom Momsen and Jacob LoCascio will receive dividends/distributions and/or income from Coastal Mortgage Group Pty Ltd.
Online Financial Planning Pty Ltd	DJIB Investments Pty Ltd: shareholder of Online Financial Planning Pty Ltd. Daniel Brown: Director of DJIB Investments Pty Ltd, Director and shareholder of Coastal Advice Group Pty Ltd. As a result, Daniel Brown will receive dividends / distributions and/or income from Online Financial Planning Pty Ltd.

Please note that RI Advice is not responsible for the advice and services provided by these providers.

### Privacy Notification

Your personal information will be handled in accordance with our privacy policy, which is located on our website. We will generally collect personal information directly from you. We may collect personal information about you from a third party if we believe you have authorised that third party to provide the information to us.

The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identity and the source of any funds.

We provide financial services under the Australian Financial Services License of RI Advice Group Pty Ltd. RI Advice Group Pty Ltd monitors our compliance with the law and provides us with a range of support services, including the financial planning software we use. As a consequence, RI Advice Group Pty Ltd has access to your personal information and may use that information to facilitate the provision of financial services to you and to ensure we are complying with our obligations.

We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

In order to keep our costs competitive, our Practice uses specialist business support resources that are located in the following countries: Philippines, Sri Lanka

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.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

### My contact details

A: Level 1, 312 Central Coast Highway,  
Erina NSW 2250  
P: 1300 143 510  
E: [rosie.copp@centralcoastfpg.com.au](mailto:rosie.copp@centralcoastfpg.com.au)  
W: [www.coastaladvicegroup.com.au](http://www.coastaladvicegroup.com.au)

## Part 2 Adviser Profile

### Kristy Coulin

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

#### Introducing your financial adviser

Kristy Coulin is an Authorised Representative of RI Advice Group Pty Ltd AFSL 238429. Kristy is an employee of Coastal Advice Group Pty Ltd which is a Corporate Authorised Representative of RI Advice Group Pty Ltd.

Authorised Representative Number: 1263235  
Corporate Authorised Representative Number: 1280080  
Adviser profile issue date: 19 December 2023

#### About Kristy

Former Client Service and Office Manager turned award-winning Financial Adviser, Kristy Coulin has accumulated a wealth of experience from her 19 years in the Financial Planning industry. It's this depth of experience that serves her well in her present role as Retirement Financial Adviser. "I've been supporting clients for years, walking them through things and taking care of all the paperwork." It was a natural progression for her to assist in the financial guidance of clients more directly.

For Kristy, who is innately attentive to the needs of others, a big appeal is the benefit she can help bring to people's lives. Kristy takes the time to really determine what people want to achieve, and what their starting position is. It might be helping them assess their eligibility for the pension, restructuring their super for better outcomes, or downsizing strategies.

She derives great satisfaction in making people content about what's happening and involved in the process. "With many people, particularly pre-retirees and Centrelink aged care individuals, they just want someone to simplify their lives and take away the stress," says Kristy. "I'm not interested in bamboozling people with the technicalities."

#### Qualifications and memberships

- Diploma of Financial Services (Financial Planning)
- Bachelor of Business

#### Financial products and services

I am authorised to provide you with general and personal financial advice on the following class and types of products.

- Deposit and payment products
- 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

- Personal Insurance
- Superannuation
- Budget and cashflow management
- Debt management
- Investments, including savings plans
- Retirement planning
- Centrelink/DVA
- Estate planning
- Ownership and structures (eg discretionary and family trusts)
- Portfolio review
- Ongoing advisory services
- Referrals to specialists (eg accountants, solicitors)
- Self Managed Superannuation Funds
- ASX listed investments managed under a model portfolio
- Approved ASX Listed Investments within the ASX 200
- Aged Care
- Gearing



### How I am paid

As the licensee, RI Advice Group Pty Ltd collects all advice fees and commissions. RI Advice Group Pty Ltd then pays the fees and commissions to my Practice as detailed in the FSG under the heading 'How we are paid'. My Practice pays me out of these fees and commissions based on a number of factors such as:

- **Salary** – based on my experience and qualifications.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Commissions** – as outlined in the FSG under 'How we are paid', the Practice may receive commissions from a product provider when implementing certain product/s for you.

### 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. Your options to pay for our services can include fee for service, commission, 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 balance of your investment.

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

### Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', Coastal Advice Group Pty Ltd also has the following arrangements:

### Referrals from a third party

We have arrangements in place to pay a referral fee, commission, or other benefit to certain third parties when they refer new clients to us. Our current arrangements for referrals from a third party are set out in the table below and specific details of any benefit we provide in relation to our advice to you will be included in the advice documentation we provide to you.

**Table - Details of arrangements for referrals from a third party:**

Name of referral partner	Online Financial Planning Pty Ltd
Payment we provide	20% of upfront fees & commissions
Example	If you established a Statement of Advice for \$5,500 we would pay \$1,100 upfront. Insurance: If you established an insurance policy with an annual premium of \$1,100 we would pay \$220 in the first year.

### Referrals to a third party

We have referral arrangements in place with third party providers. If we refer you to one of these providers we may receive a payment, fee, commission or other benefit from those providers.

Details of these arrangements are set out in the table below and specific details of any referral payments we may receive will be provided in our advice documents to you. Alternatively, you can request further details about our referral arrangements prior to us providing you with financial advice.

**Table - Details of referral arrangements in place:**

Name of referral partner	Coastal Mortgage Group Pty Ltd T/A Coastal Mortgage Group and Coastal Super Admin
Services	Lending and Mortgage Broking Self-Managed Super Fund Administration
Payment we will receive	Nil
Example	Nil

Please note that RI Advice Group Pty Ltd is not responsible for the advice and services provided by these providers.



### Referrals to an associated entity or related third party

We may refer you to the following associated entities or related third parties and therefore may receive a direct or indirect benefit from any referral we make to this provider.

Details on these associated entities and/or related third parties are set out in the table below and specific details of any benefits we may receive from the referral will be provided in our advice documents to you. Alternatively, you can request further details about our associated entity and related third party arrangements prior to us providing you with financial advice.

We are obligated to act in your best interests when providing you with financial advice, as such we will be transparent and disclose any benefits we may receive via an associated entity or related third party in relation to our recommendations to you.

**Table – Other Business Activities, Associated Entities and Related Third Parties:**

Name of Entity	Nature of association
Coastal Mortgage Group Pty Ltd T/A Coastal Mortgage Group and Coastal Super Admin	Daniel Brown: Director of Coastal Advice Group Pty Ltd. Daniel Brown, Matthew Simpson-Foster, Tom Momsen and Jacob LoCascio: shareholders of Coastal Advice Group Pty Ltd. Coastal Advice Group Pty Ltd: sole shareholder of Coastal Mortgage Group Pty Ltd. As a result, Daniel Brown, Matthew Simpson-Foster, Tom Momsen and Jacob LoCascio will receive dividends/distributions and/or income from Coastal Mortgage Group Pty Ltd.
Online Financial Planning Pty Ltd	DJIB Investments Pty Ltd: shareholder of Online Financial Planning Pty Ltd. Daniel Brown: Director of DJIB Investments Pty Ltd, Director and shareholder of Coastal Advice Group Pty Ltd. As a result, Daniel Brown will receive dividends / distributions and/or income from Online Financial Planning Pty Ltd.

Please note that RI Advice is not responsible for the advice and services provided by these providers.

### Privacy Notification

Your personal information will be handled in accordance with our privacy policy, which is located on our website. We will generally collect personal information directly from you. We may collect personal information about you from a third party if we believe you have authorised that third party to provide the information to us.

The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identity and the source of any funds.

We provide financial services under the Australian Financial Services License of RI Advice Group Pty Ltd. RI Advice Group Pty Ltd monitors our compliance with the law and provides us with a range of support services, including the financial planning software we use. As a consequence, RI Advice Group Pty Ltd has access to your personal information and may use that information to facilitate the provision of financial services to you and to ensure we are complying with our obligations.

We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

In order to keep our costs competitive, our Practice uses specialist business support resources that are located in the following countries: Philippines, Sri Lanka

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.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

### My contact details

A: 15 Kenrick Street,  
THE JUNCTION NSW 2291  
P: 1300 143 510  
E: [kristy.coulin@coastaladvicegroup.com.au](mailto:kristy.coulin@coastaladvicegroup.com.au)  
W: [www.coastaladvicegroup.com.au](http://www.coastaladvicegroup.com.au)

## Part 2 Adviser Profile

### Robert de Lepervanche

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

#### Introducing your financial adviser

Robert de Lepervanche is an Authorised Representative of RI Advice Group Pty Ltd AFSL 238429. Robert is an employee of Coastal Advice Group Pty Ltd which is a Corporate Authorised Representative of RI Advice Group Pty Ltd.

Authorised Representative Number: 250647  
Corporate Authorised Representative Number: 1280080  
Adviser profile issue date: 17 April 2024

#### About Robert

Robert has 26 Years experience in the Financial Services Industry giving advice in Investments, Insurance and Superannuation.

#### Qualifications and memberships

- Certified Financial Planner®
- Bachelor of Agricultural Economics
- Diploma of Financial Planning
- TASA and the TPB Code of Professional Conduct
- Fellow of the Financial Advice Association Australia (FAAA)
- Justice of the Peace

#### Financial products and services

I am authorised to provide you with general and personal financial advice on the following class and types of products.

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

#### Services offered

- Personal Insurance
- Superannuation
- Budget and cashflow management
- Debt management
- Investments, including savings plans
- Retirement planning
- Centrelink/DVA
- Estate planning
- Ownership and structures (eg discretionary and family trusts)
- Portfolio review
- Ongoing advisory services
- Referrals to specialists (eg accountants, solicitors)
- Gearing
- Aged Care & Retirement Living
- Self Managed Superannuation Funds
- ASX listed investments managed under a model portfolio
- Approved ASX listed investments within the ASX 200

### How I am paid

As the licensee, RI Advice Group Pty Ltd collects all advice fees and commissions. RI Advice Group Pty Ltd then pays the fees and commissions to my Practice as detailed in the FSG under the heading 'How we are paid'. My Practice pays me out of these fees and commissions based on a number of factors such as:

- **Salary** – based on my experience and qualifications.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Commissions** – as outlined in the FSG under 'How we are paid', the Practice may receive commissions from a product provider when implementing certain product/s for you.

### 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. Your options to pay for our services can include fee for service, commission, 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 balance of your investment.

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

### Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', Coastal Advice Group Pty Ltd also has the following arrangements:

### Referrals from a third party

We have arrangements in place to pay a referral fee, commission, or other benefit to certain third parties when they refer new clients to us. Our current arrangements for referrals from a third party are set out in the table below and specific details of any benefit we provide in relation to our advice to you will be included in the advice documentation we provide to you.

**Table - Details of arrangements for referrals from a third party:**

Name of referral partner	Online Financial Planning Pty Ltd
Payment we provide	20% of upfront fees & commissions
Example	If you established a Statement of Advice for \$5,500 we would pay \$1,100 upfront. Insurance: If you established an insurance policy with an annual premium of \$1,100 we would pay \$220 in the first year.

### Referrals to a third party

We have referral arrangements in place with third party providers. If we refer you to one of these providers we may receive a payment, fee, commission or other benefit from those providers.

Details of these arrangements are set out in the table below and specific details of any referral payments we may receive will be provided in our advice documents to you. Alternatively, you can request further details about our referral arrangements prior to us providing you with financial advice.

**Table - Details of referral arrangements in place:**

Name of referral partner	Coastal Mortgage Group Pty Ltd T/A Coastal Mortgage Group and Coastal Super Admin
Services	Lending and Mortgage Broking Self-Managed Super Fund Administration
Payment we will receive	Nil
Example	Nil

Please note that RI Advice Group Pty Ltd is not responsible for the advice and services provided by these providers.

### Referrals to an associated entity or related third party

We may refer you to the following associated entities or related third parties and therefore may receive a direct or indirect benefit from any referral we make to this provider.

Details on these associated entities and/or related third parties are set out in the table below and specific details of any benefits we may receive from the referral will be provided in our advice documents to you. Alternatively, you can request further details about our associated entity and related third party arrangements prior to us providing you with financial advice.

We are obligated to act in your best interests when providing you with financial advice, as such we will be transparent and disclose any benefits we may receive via an associated entity or related third party in relation to our recommendations to you.

**Table – Other Business Activities, Associated Entities and Related Third Parties:**

Name of Entity	Nature of association
Coastal Mortgage Group Pty Ltd T/A Coastal Mortgage Group and Coastal Super Admin	Daniel Brown: Director of Coastal Advice Group Pty Ltd. Daniel Brown, Matthew Simpson-Foster, Tom Momsen and Jacob LoCascio: shareholders of Coastal Advice Group Pty Ltd. Coastal Advice Group Pty Ltd: sole shareholder of Coastal Mortgage Group Pty Ltd. As a result, Daniel Brown, Matthew Simpson-Foster, Tom Momsen and Jacob LoCascio will receive dividends/distributions and/or income from Coastal Mortgage Group Pty Ltd.
Online Financial Planning Pty Ltd	DJIB Investments Pty Ltd: shareholder of Online Financial Planning Pty Ltd. Daniel Brown: Director of DJIB Investments Pty Ltd, Director and shareholder of Coastal Advice Group Pty Ltd. As a result, Daniel Brown will receive dividends / distributions and/or income from Online Financial Planning Pty Ltd.

Please note that RI Advice is not responsible for the advice and services provided by these providers.

### Privacy Notification

Your personal information will be handled in accordance with our privacy policy, which is located on our website.

We will generally collect personal information directly from you. We may collect personal information about you from a third party if we believe you have authorised that third party to provide the information to us.

The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identity and the source of any funds.

We provide financial services under the Australian Financial Services License of RI Advice Group Pty Ltd. RI Advice Group Pty Ltd monitors our compliance with the law and provides us with a range of support services, including the financial planning software we use. As a consequence, RI Advice Group Pty Ltd has access to your personal information and may use that information to facilitate the provision of financial services to you and to ensure we are complying with our obligations.

We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

In order to keep our costs competitive, our Practice uses specialist business support resources that are located in the following countries: Philippines, Sri Lanka

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.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

### My contact details

A: 158 Gordon Street, PO Box 272  
Port Macquarie NSW 2444  
P: 1300 143 510  
E: robert.delepervanche@coastaladvicegroup.com.au  
W: www.coastaladvicegroup.com.au

## Part 2 Adviser Profile

### Hannah Downes

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

#### Introducing your financial adviser

Hannah Downes is an Authorised Representative of RI Advice Group Pty Ltd AFSL 238429. Hannah is an employee of Coastal Advice Group Pty Ltd which is a Corporate Authorised Representative of RI Advice Group Pty Ltd.

Authorised Representative Number: 1299356  
Corporate Authorised Representative Number: 1280080  
Adviser profile issue date: 31 January 2024

#### About Hannah

With a Bachelor's Degree in Commerce, majoring in Financial Planning, and a remarkable High Distinction average, Hannah's academic background in mathematics and economics provides a solid foundation for her role.

Choosing a career in financial advisory was a natural fit for Hannah, given her unwavering passion for mathematics and economics. The rewarding, exciting, and dynamic nature of the job aligns perfectly with her aspirations.

Throughout her professional journey, Hannah has worked closely with various financial advisers, honing her skills and cultivating a well-rounded expertise. Her meticulous attention to detail and broad perspective are invaluable assets that she brings to the table.

Witnessing the positive impact that financial advice can have on people's lives fuels Hannah's dedication and enthusiasm for her work.

#### Qualifications and memberships

- Bachelor of Commerce (Financial Planning)

#### Financial products and services

I am authorised to provide you with general and personal financial advice on the following class and types of products.

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

#### Services offered

- Personal Insurance
- Superannuation
- Budget and cashflow management
- Debt management
- Investments, including savings plans
- Retirement planning
- Centrelink/DVA
- Estate planning
- Ownership and structures (eg discretionary and family trusts)
- Portfolio review
- Ongoing advisory services
- Referrals to specialists (eg accountants, solicitors)
- Business Insurance
- Approved ASX listed investments within the ASX 200



### How I am paid

As the licensee, RI Advice collects all advice fees and commissions. RI Advice then pays the fees and commissions to my Practice as detailed in the FSG under the heading 'How we are paid'. My Practice pays me out of these fees and commissions based on a number of factors such as:

- **Salary** – based on my experience and qualifications.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Commissions** – as outlined in the FSG under 'How we are paid', the Practice may receive commissions from a product provider when implementing certain product/s for you.

### 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. Your options to pay for our services can include fee for service, commission, 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 balance of your investment.

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

### Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', Coastal Advice Group Pty Ltd also has the following arrangements:

### Referrals from a third party

We have arrangements in place to pay a referral fee, commission, or other benefit to certain third parties when they refer new clients to us. Our current arrangements for referrals from a third party are set out in the table below and specific details of any benefit we provide in relation to our advice to you will be included in the advice documentation we provide to you.

**Table - Details of arrangements for referrals from a third party:**

Name of referral partner	Online Financial Planning Pty Ltd
Payment we provide	20% of upfront fees & commissions
Example	If you established a Statement of Advice for \$5,500 we would pay \$1,100 upfront. Insurance: If you established an insurance policy with an annual premium of \$1,100 we would pay \$220 in the first year.

### Referrals to a third party

We have referral arrangements in place with third party providers. If we refer you to one of these providers we may receive a payment, fee, commission or other benefit from those providers.

Details of these arrangements are set out in the table below and specific details of any referral payments we may receive will be provided in our advice documents to you. Alternatively, you can request further details about our referral arrangements prior to us providing you with financial advice.

**Table - Details of referral arrangements in place:**

Name of referral partner	Coastal Mortgage Group Pty Ltd T/A Coastal Mortgage Group and Coastal Super Admin
Services	Lending and Mortgage Broking Self-Managed Super Fund Administration
Payment we will receive	Nil
Example	Nil

Please note that RI Advice Group Pty Ltd is not responsible for the advice and services provided by these providers.



### Referrals to an associated entity or related third party

We may refer you to the following associated entities or related third parties and therefore may receive a direct or indirect benefit from any referral we make to this provider.

Details on these associated entities and/or related third parties are set out in the table below and specific details of any benefits we may receive from the referral will be provided in our advice documents to you. Alternatively, you can request further details about our associated entity and related third party arrangements prior to us providing you with financial advice.

We are obligated to act in your best interests when providing you with financial advice, as such we will be transparent and disclose any benefits we may receive via an associated entity or related third party in relation to our recommendations to you.

**Table – Other Business Activities, Associated Entities and Related Third Parties:**

Name of Entity	Nature of association
Coastal Mortgage Group Pty Ltd T/A Coastal Mortgage Group and Coastal Super Admin	Daniel Brown: Director of Coastal Advice Group Pty Ltd. Daniel Brown, Matthew Simpson-Foster, Tom Momsen and Jacob LoCascio: shareholders of Coastal Advice Group Pty Ltd. Coastal Advice Group Pty Ltd: sole shareholder of Coastal Mortgage Group Pty Ltd. As a result, Daniel Brown, Matthew Simpson-Foster, Tom Momsen and Jacob LoCascio will receive dividends/distributions and/or income from Coastal Mortgage Group Pty Ltd.
Online Financial Planning Pty Ltd	DJIB Investments Pty Ltd: shareholder of Online Financial Planning Pty Ltd. Daniel Brown: Director of DJIB Investments Pty Ltd, Director and shareholder of Coastal Advice Group Pty Ltd. As a result, Daniel Brown will receive dividends / distributions and/or income from Online Financial Planning Pty Ltd.

Please note that RI Advice is not responsible for the advice and services provided by these providers.

### Privacy Notification

Your personal information will be handled in accordance with our privacy policy, which is located on our website. We will generally collect personal information directly from you. We may collect personal information about you from a third party if we believe you have authorised that third party to provide the information to us.

The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identity and the source of any funds.

We provide financial services under the Australian Financial Services License of RI Advice Group Pty Ltd. RI Advice Group Pty Ltd monitors our compliance with the law and provides us with a range of support services, including the financial planning software we use. As a consequence, RI Advice Group Pty Ltd has access to your personal information and may use that information to facilitate the provision of financial services to you and to ensure we are complying with our obligations.

We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

In order to keep our costs competitive, our Practice uses specialist business support resources that are located in the following countries: Philippines, Sri Lanka

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.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

### My contact details

A: 15 Kenrick Street,  
The Junction NSW 2291  
P: 1300 143 510  
E: hannah.downes@coastaladvicegroup.com.au  
W: www.coastaladvicegroup.com.au

## Part 2 Adviser Profile

### Symonne Ellis

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

#### Introducing your financial adviser

Symonne Ellis is an Authorised Representative of RI Advice Group Pty Ltd AFSL 238429. Symonne is an employee of Coastal Advice Group Pty Ltd which is a Corporate Authorised Representative of RI Advice Group Pty Ltd.

Authorised Representative Number: 467213  
Corporate Authorised Representative Number: 1280080  
Adviser profile issue date: 24 January 2024

#### About Symonne

Symonne has dedicated her career to building connections with her clients, effortlessly fostering trust to establish strong relationships and deliver positive outcomes in a warm and professional manner. With a wealth of experience, she excels in providing timely, high-quality strategic advice, ensuring her clients' needs are met and guiding them to achieve a better life.

What truly energises Symonne is witnessing clients discover peace of mind and gain clarity as they embark on their journey toward their achieving their aspirations and desired lifestyle. She firmly believes in the power of personalised professional advice, offering tailored solutions and financial strategies to safeguard wealth, enhance financial positions, and guide clients through important decisions.

Symonne is committed to taking the time to understand each client, uncovering their concerns and goals, and producing a personalised Financial Plan designed specifically for their needs. She remains a steady guide and support throughout their journey toward realising their dreams and achieving a better life.

With an impressive 24-year tenure in the financial services industry, Symonne entered the field in 2000. She holds the Advanced Diploma in Financial Services (Financial Planning) and the Master of Financial Planning (2018 National Dux, Kaplan Professional). As an AFP<sup>®</sup> member of the Financial Advice Association Australia (FAAA), Symonne is well-equipped to provide reliable guidance.

#### Qualifications and memberships

- Advanced Diploma in Financial Services (Financial Planning)
- Master of Financial Planning
- Financial Advice Association Australia (FAAA)

#### Financial products and services

I am authorised to provide you with general and personal financial advice on the following class and types of products.

- Deposit and payment products
- 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

- Personal Insurance
- Superannuation
- Budget and cashflow management
- Debt management
- Investments, including savings plans
- Retirement planning
- Centrelink/DVA
- Estate planning
- Ownership and structures (eg discretionary and family trusts)
- Portfolio review
- Ongoing advisory services
- Referrals to specialists (eg accountants, solicitors)
- Business Insurance
- Aged Care
- Gearing
- Self Managed Superannuation Funds
- ASX listed investments managed under a model portfolio
- Approved ASX listed investments within the ASX 200

### How I am paid

As the licensee, RI Advice Group Pty Ltd collects all advice fees and commissions. RI Advice Group Pty Ltd then pays the fees and commissions to my Practice as detailed in the FSG under the heading 'How we are paid'. My Practice pays me out of these fees and commissions based on a number of factors such as:

- **Salary** – based on my experience and qualifications.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Commissions** – as outlined in the FSG under 'How we are paid', the Practice may receive commissions from a product provider when implementing certain product/s for you.

### 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. Your options to pay for our services can include fee for service, commission, 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 balance of your investment.

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

### Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', Coastal Advice Group Pty Ltd also has the following arrangements:

### Referrals from a third party

We have arrangements in place to pay a referral fee, commission, or other benefit to certain third parties when they refer new clients to us. Our current arrangements for referrals from a third party are set out in the table below and specific details of any benefit we provide in relation to our advice to you will be included in the advice documentation we provide to you.

**Table - Details of arrangements for referrals from a third party:**

Name of referral partner	Online Financial Planning Pty Ltd
Payment we provide	20% of upfront fees & commissions
Example	If you established a Statement of Advice for \$5,500 we would pay \$1,100 upfront. Insurance: If you established an insurance policy with an annual premium of \$1,100 we would pay \$220 in the first year.

### Referrals to a third party

We have referral arrangements in place with third party providers. If we refer you to one of these providers we may receive a payment, fee, commission or other benefit from those providers.

Details of these arrangements are set out in the table below and specific details of any referral payments we may receive will be provided in our advice documents to you. Alternatively, you can request further details about our referral arrangements prior to us providing you with financial advice.

**Table - Details of referral arrangements in place:**

Name of referral partner	Coastal Mortgage Group Pty Ltd T/A Coastal Mortgage Group and Coastal Super Admin
Services	Lending and Mortgage Broking Self-Managed Super Fund Administration
Payment we will receive	Nil
Example	Nil

Please note that RI Advice Group Pty Ltd is not responsible for the advice and services provided by these providers.

### Referrals to an associated entity or related third party

We may refer you to the following associated entities or related third parties and therefore may receive a direct or indirect benefit from any referral we make to this provider.

Details on these associated entities and/or related third parties are set out in the table below and specific details of any benefits we may receive from the referral will be provided in our advice documents to you. Alternatively, you can request further details about our associated entity and related third party arrangements prior to us providing you with financial advice.

We are obligated to act in your best interests when providing you with financial advice, as such we will be transparent and disclose any benefits we may receive via an associated entity or related third party in relation to our recommendations to you.

**Table – Other Business Activities, Associated Entities and Related Third Parties:**

Name of Entity	Nature of association
Coastal Mortgage Group Pty Ltd T/A Coastal Mortgage Group and Coastal Super Admin	Daniel Brown: Director of Coastal Advice Group Pty Ltd. Daniel Brown, Matthew Simpson-Foster, Tom Momsen and Jacob LoCascio: shareholders of Coastal Advice Group Pty Ltd. Coastal Advice Group Pty Ltd: sole shareholder of Coastal Mortgage Group Pty Ltd. As a result, Daniel Brown, Matthew Simpson-Foster, Tom Momsen and Jacob LoCascio will receive dividends/distributions and/or income from Coastal Mortgage Group Pty Ltd.
Online Financial Planning Pty Ltd	DJIB Investments Pty Ltd: shareholder of Online Financial Planning Pty Ltd. Daniel Brown: Director of DJIB Investments Pty Ltd, Director and shareholder of Coastal Advice Group Pty Ltd. As a result, Daniel Brown will receive dividends / distributions and/or income from Online Financial Planning Pty Ltd.

Please note that RI Advice is not responsible for the advice and services provided by these providers.

### Privacy Notification

Your personal information will be handled in accordance with our privacy policy, which is located on our website.

We will generally collect personal information directly from you. We may collect personal information about you from a third party if we believe you have authorised that third party to provide the information to us.

The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identity and the source of any funds.

We provide financial services under the Australian Financial Services License of RI Advice Group Pty Ltd. RI Advice Group Pty Ltd monitors our compliance with the law and provides us with a range of support services, including the financial planning software we use. As a consequence, RI Advice Group Pty Ltd has access to your personal information and may use that information to facilitate the provision of financial services to you and to ensure we are complying with our obligations.

We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

In order to keep our costs competitive, our Practice uses specialist business support resources that are located in the following countries: Philippines, Sri Lanka

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.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

### My contact details

A: 212 Brighton Road,  
SOMERTON PARK SA 5044  
P: 08 8295 8322  
E: symonne.ellis@coastaladvicegroup.com.au  
W: www.coastaladvicegroup.com.au



## Part 2 Adviser Profile

### Steven Hampel

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

#### Introducing your financial adviser

Steven Hampel is an Authorised Representative of RI Advice Group Pty Ltd AFSL 238429. Steven is an employee of Coastal Advice Group Pty Ltd which is a Corporate Authorised Representative of RI Advice Group Pty Ltd.

Authorised Representative Number: 264187  
Corporate Authorised Representative Number: 1280080  
Adviser profile issue date: 16 January 2024

#### About Steven

With a career spanning over four decades in the financial services industry, Steven brings a wealth of expertise and dedication to his clients. Since 1982, he has navigated the realms of banking, life insurance, and corporate superannuation, showcasing his commitment to delivering comprehensive solutions.

In 1991, fuelled by a passion for offering a more holistic approach to client service, Steven transitioned into financial planning. His journey with RetireInvest began in 1996, where he has been instrumental in guiding numerous clients through their savings and retirement plans.

Specialising in superannuation, tax-effective investment strategies, and Centrelink planning, Steven is recognised for his adept advice in these critical areas. His proficiency extends to investment selection, estate planning considerations, and risk protection, reflecting a commitment to addressing the multifaceted needs of his clients.

With abundant knowledge on Commonwealth and State superannuation schemes, Steven has become a sought-after adviser for individuals transitioning from the Public Service. Through his friendly and professional approach, he continues to make a significant impact in helping clients achieve their financial goals confidently.

#### Qualifications and memberships

- Diploma of Financial Planning
- Certified Financial Planner®

#### Financial products and services

I am authorised to provide you with general and personal financial advice on the following class and types of products.

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

#### Services offered

- Personal Insurance
- Superannuation
- Budget and cashflow management
- Debt management
- Investments, including savings plans
- Retirement planning
- Centrelink/DVA
- Estate planning
- Ownership and structures (eg discretionary and family trusts)
- Portfolio review
- Ongoing advisory services
- Referrals to specialists (eg accountants, solicitors)
- Self Managed Superannuation Funds
- Approved ASX listed investments within the ASX 200

### How I am paid

As the licensee, RI Advice Group Pty Ltd collects all advice fees and commissions. RI Advice Group Pty Ltd then pays the fees and commissions to my Practice as detailed in the FSG under the heading 'How we are paid'. My Practice pays me out of these fees and commissions based on a number of factors such as:

- **Salary** – based on my experience and qualifications.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Commissions** – as outlined in the FSG under 'How we are paid', the Practice may receive commissions from a product provider when implementing certain product/s for you.

### 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. Your options to pay for our services can include fee for service, commission, 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 balance of your investment.

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

### Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', Coastal Advice Group Pty Ltd also has the following arrangements:

### Referrals from a third party

We have arrangements in place to pay a referral fee, commission, or other benefit to certain third parties when they refer new clients to us. Our current arrangements for referrals from a third party are set out in the table below and specific details of any benefit we provide in relation to our advice to you will be included in the advice documentation we provide to you.

**Table - Details of arrangements for referrals from a third party:**

Name of referral partner	Online Financial Planning Pty Ltd
Payment we provide	20% of upfront fees & commissions
Example	If you established a Statement of Advice for \$5,500 we would pay \$1,100 upfront. Insurance: If you established an insurance policy with an annual premium of \$1,100 we would pay \$220 in the first year.

### Referrals to a third party

We have referral arrangements in place with third party providers. If we refer you to one of these providers we may receive a payment, fee, commission or other benefit from those providers.

Details of these arrangements are set out in the table below and specific details of any referral payments we may receive will be provided in our advice documents to you. Alternatively, you can request further details about our referral arrangements prior to us providing you with financial advice.

**Table - Details of referral arrangements in place:**

Name of referral partner	Coastal Mortgage Group Pty Ltd T/A Coastal Mortgage Group and Coastal Super Admin
Services	Lending and Mortgage Broking Self-Managed Super Fund Administration
Payment we will receive	Nil
Example	Nil

Please note that RI Advice Group Pty Ltd is not responsible for the advice and services provided by these providers.



### Referrals to an associated entity or related third party

We may refer you to the following associated entities or related third parties and therefore may receive a direct or indirect benefit from any referral we make to this provider.

Details on these associated entities and/or related third parties are set out in the table below and specific details of any benefits we may receive from the referral will be provided in our advice documents to you. Alternatively, you can request further details about our associated entity and related third party arrangements prior to us providing you with financial advice.

We are obligated to act in your best interests when providing you with financial advice, as such we will be transparent and disclose any benefits we may receive via an associated entity or related third party in relation to our recommendations to you.

**Table – Other Business Activities, Associated Entities and Related Third Parties:**

Name of Entity	Nature of association
Coastal Mortgage Group Pty Ltd T/A Coastal Mortgage Group and Coastal Super Admin	Daniel Brown: Director of Coastal Advice Group Pty Ltd. Daniel Brown, Matthew Simpson-Foster, Tom Momsen and Jacob LoCascio: shareholders of Coastal Advice Group Pty Ltd. Coastal Advice Group Pty Ltd: sole shareholder of Coastal Mortgage Group Pty Ltd. As a result, Daniel Brown, Matthew Simpson-Foster, Tom Momsen and Jacob LoCascio will receive dividends/distributions and/or income from Coastal Mortgage Group Pty Ltd.
Online Financial Planning Pty Ltd	DJIB Investments Pty Ltd: shareholder of Online Financial Planning Pty Ltd. Daniel Brown: Director of DJIB Investments Pty Ltd, Director and shareholder of Coastal Advice Group Pty Ltd. As a result, Daniel Brown will receive dividends / distributions and/or income from Online Financial Planning Pty Ltd.

Please note that RI Advice is not responsible for the advice and services provided by these providers.

### Privacy Notification

Your personal information will be handled in accordance with our privacy policy, which is located on our website.

We will generally collect personal information directly from you. We may collect personal information about you from a third party if we believe you have authorised that third party to provide the information to us.

The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identity and the source of any funds.

We provide financial services under the Australian Financial Services License of RI Advice Group Pty Ltd. RI Advice Group Pty Ltd monitors our compliance with the law and provides us with a range of support services, including the financial planning software we use. As a consequence, RI Advice Group Pty Ltd has access to your personal information and may use that information to facilitate the provision of financial services to you and to ensure we are complying with our obligations.

We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

In order to keep our costs competitive, our Practice uses specialist business support resources that are located in the following countries: Philippines, Sri Lanka

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.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

### My contact details

A: 212 Brighton Road,  
SOMERTON PARK SA 5044  
P: 08 8295 8322  
E: [steven.hampel@coastaladvicegroup.com.au](mailto:steven.hampel@coastaladvicegroup.com.au)  
W: [www.coastaladvicegroup.com.au](http://www.coastaladvicegroup.com.au)

## Part 2 Adviser Profile

### Janelle Kirk

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

#### Introducing your financial adviser

Janelle Kirk is an Authorised Representative of RI Advice Group Pty Ltd AFSL 238429. Janelle is an employee of Coastal Advice Group Pty Ltd which is a Corporate Authorised Representative of RI Advice Group Pty Ltd.

Authorised Representative Number: 1003798  
Corporate Authorised Representative Number: 1280080  
Adviser profile issue date: 19 December 2023

#### About Janelle

Financial Adviser Janelle Kirk is clearly passionate about supporting people to realise their financial goals.

With more than 50 years in the finance industry: including over two decades in the banking sector and almost 40 years as a financial adviser, Janelle has built quality relationships with her clients, some becoming long-lasting friends. While working within the banking industry Janelle identified the need for financial planning services, especially for the ageing population.

"As I moved with them through life, I recognised there were a lot of pitfalls for those who couldn't see what could be done to make the most of their retirement - what I usually call 'to retire smiling'."

Wanting to embrace a holistic approach to supporting people with their financial future Janelle pursued further study to qualify as a Certified Financial Planner, and holds a Masters in Financial Planning and Graduate Certificate of Business Research. As part of the CAG team, Janelle provides advice in a range of areas including pre-retirement and retirement planning, and specialist advice in aged care.

"My approach may be different depending on where a person is in their life journey. It really is about listening to them to learn what is important to them and what they want to achieve. When Janelle is asked 'when' someone should engage with a financial planner, her advice is - "the earlier you start the better".

#### Qualifications and memberships

- Certified Financial Planner®
- Masters in Financial Planning
- Graduate Certificate of Business Research
- The Hunter Melanoma Foundation (not for profit) - Committee Chairperson (unpaid role)

#### Financial products and services

I am authorised to provide you with general and personal financial advice on the following class and types of products.

- Deposit and payment products
- 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

- Personal Insurance
- Superannuation
- Budget and cashflow management
- Debt management
- Investments, including savings plans
- Retirement planning
- Centrelink/DVA
- Estate planning
- Ownership and structures (eg discretionary and family trusts)
- Portfolio review
- Ongoing advisory services
- Referrals to specialists (eg accountants, solicitors)
- Aged Care
- Business Insurance
- Self Managed Superannuation
- ASX listed investments managed under a model portfolio
- Approved ASX listed investments within the ASX 200

### How I am paid

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- **Salary** – based on my experience and qualifications.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Commissions** – as outlined in the FSG under 'How we are paid', the Practice may receive commissions from a product provider when implementing certain product/s for you.

### Client fee and payment options

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

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- 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 balance of your investment.

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

### Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', Coastal Advice Group Pty Ltd also has the following arrangements:

### Referrals from a third party

We have arrangements in place to pay a referral fee, commission, or other benefit to certain third parties when they refer new clients to us. Our current arrangements for referrals from a third party are set out in the table below and specific details of any benefit we provide in relation to our advice to you will be included in the advice documentation we provide to you.

**Table - Details of arrangements for referrals from a third party:**

Name of referral partner	Online Financial Planning Pty Ltd
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Example	If you established a Statement of Advice for \$5,500 we would pay \$1,100 upfront. Insurance: If you established an insurance policy with an annual premium of \$1,100 we would pay \$220 in the first year.

### Referrals to a third party

We have referral arrangements in place with third party providers. If we refer you to one of these providers we may receive a payment, fee, commission or other benefit from those providers.

Details of these arrangements are set out in the table below and specific details of any referral payments we may receive will be provided in our advice documents to you. Alternatively, you can request further details about our referral arrangements prior to us providing you with financial advice.

**Table - Details of referral arrangements in place:**

Name of referral partner	Coastal Mortgage Group Pty Ltd T/A Coastal Mortgage Group and Coastal Super Admin
Services	Lending and Mortgage Broking Self-Managed Super Fund Administration
Payment we will receive	Nil
Example	Nil

Please note that RI Advice Group Pty Ltd is not responsible for the advice and services provided by these providers.

### Referrals to an associated entity or related third party

We may refer you to the following associated entities or related third parties and therefore may receive a direct or indirect benefit from any referral we make to this provider.

Details on these associated entities and/or related third parties are set out in the table below and specific details of any benefits we may receive from the referral will be provided in our advice documents to you. Alternatively, you can request further details about our associated entity and related third party arrangements prior to us providing you with financial advice.

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**Table – Other Business Activities, Associated Entities and Related Third Parties:**

Name of Entity	Nature of association
Coastal Mortgage Group Pty Ltd T/A Coastal Mortgage Group and Coastal Super Admin	Daniel Brown: Director of Coastal Advice Group Pty Ltd. Daniel Brown, Matthew Simpson-Foster, Tom Momsen and Jacob LoCascio: shareholders of Coastal Advice Group Pty Ltd. Coastal Advice Group Pty Ltd: sole shareholder of Coastal Mortgage Group Pty Ltd. As a result, Daniel Brown, Matthew Simpson-Foster, Tom Momsen and Jacob LoCascio will receive dividends/distributions and/or income from Coastal Mortgage Group Pty Ltd.
Online Financial Planning Pty Ltd	DJIB Investments Pty Ltd: shareholder of Online Financial Planning Pty Ltd. Daniel Brown: Director of DJIB Investments Pty Ltd, Director and shareholder of Coastal Advice Group Pty Ltd. As a result, Daniel Brown will receive dividends / distributions and/or income from Online Financial Planning Pty Ltd.

Please note that RI Advice is not responsible for the advice and services provided by these providers.

### Privacy Notification

Your personal information will be handled in accordance with our privacy policy, which is located on our website.

We will generally collect personal information directly from you. We may collect personal information about you from a third party if we believe you have authorised that third party to provide the information to us.

The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identity and the source of any funds.

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We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

In order to keep our costs competitive, our Practice uses specialist business support resources that are located in the following countries: Philippines, Sri Lanka

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Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

### My contact details

A: 15 Kenrick Street,  
THE JUNCTION NSW 2291  
P: 1300 143 510  
E: janelle.kirk@coastaladvicegroup.com.au  
W: www.coastaladvicegroup.com.au



## Part 2 Adviser Profile

### Jacob Lo Cascio

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

#### Introducing your financial adviser

Jacob Lo Cascio is an Authorised Representative of RI Advice Group Pty Ltd AFSL 238429. Jacob is an employee of Coastal Advice Group Pty Ltd which is a Corporate Authorised Representative of RI Advice Group Pty Ltd.

Authorised Representative Number: 1233264  
Corporate Authorised Representative Number: 1280080  
Adviser profile issue date: 19 December 2023

#### About Jacob

Jacob LoCascio has worked in the Financial Advice industry for over 10 years. As a seasoned Financial Adviser, he is passionate about helping everyday Australians access high-quality advice. His favourite part of the job is meeting new people and spending time with his existing clients, celebrating their wins.

"For me, Financial Advice is more than just numbers. It's the relationship I get to build with my clients. I feel truly privileged to be trusted with their finances and to become a part of the fabric of their life. It's not a responsibility I take lightly."

Jacob's interest in Financial Advice initially stemmed from his parents' experience during the GFC. Having seen the detrimental effects that poor financial advice can have on a family, he was motivated to understand the industry and become part of the change that the new wave of professional and educated financial advisers were creating.

Jacob is a Certified Financial Planner®, a member of The Financial Advice Association Australia and a Justice of the Peace. He is also a University of Newcastle Alumni, earning his Bachelor of Commerce, majoring in Finance.

#### Qualifications and memberships

- Certified Financial Planner ®
- Member of The Financial Advice Association Australia

#### Financial products and services

I am authorised to provide you with general and personal financial advice on the following class and types of products.

- Deposit and payment products
- 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

- Personal Insurance
- Superannuation
- Budget and cashflow management
- Debt management
- Investments, including savings plans
- Retirement planning
- Centrelink/DVA
- Estate planning
- Ownership and structures (eg discretionary and family trusts)
- Portfolio review
- Ongoing advisory services
- Referrals to specialists (eg accountants, solicitors)
- Gearing
- Self Managed Superannuation Funds
- ASX listed investments managed under a model portfolio
- Approved ASX listed investments within the ASX 200

### How I am paid

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- **Salary** – based on my experience and qualifications.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Commissions** – as outlined in the FSG under 'How we are paid', the Practice may receive commissions from a product provider when implementing certain product/s for you.

### 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. Your options to pay for our services can include fee for service, commission, 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 balance of your investment.

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

### Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', Coastal Advice Group Pty Ltd also has the following arrangements:

### Referrals from a third party

We have arrangements in place to pay a referral fee, commission, or other benefit to certain third parties when they refer new clients to us. Our current arrangements for referrals from a third party are set out in the table below and specific details of any benefit we provide in relation to our advice to you will be included in the advice documentation we provide to you.

**Table - Details of arrangements for referrals from a third party:**

Name of referral partner	Online Financial Planning Pty Ltd
Payment we provide	20% of upfront fees & commissions
Example	If you established a Statement of Advice for \$5,500 we would pay \$1,100 upfront. Insurance: If you established an insurance policy with an annual premium of \$1,100 we would pay \$220 in the first year.

### Referrals to a third party

We have referral arrangements in place with third party providers. If we refer you to one of these providers we may receive a payment, fee, commission or other benefit from those providers.

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**Table - Details of referral arrangements in place:**

Name of referral partner	Coastal Mortgage Group Pty Ltd T/A Coastal Mortgage Group and Coastal Super Admin
Services	Lending and Mortgage Broking Self-Managed Super Fund Administration
Payment we will receive	Nil
Example	Nil

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### Referrals to an associated entity or related third party

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**Table – Other Business Activities, Associated Entities and Related Third Parties:**

Name of Entity	Nature of association
Coastal Mortgage Group Pty Ltd T/A Coastal Mortgage Group and Coastal Super Admin	Daniel Brown: Director of Coastal Advice Group Pty Ltd. Daniel Brown, Matthew Simpson-Foster, Tom Momsen and Jacob LoCascio: shareholders of Coastal Advice Group Pty Ltd. Coastal Advice Group Pty Ltd: sole shareholder of Coastal Mortgage Group Pty Ltd. As a result, Daniel Brown, Matthew Simpson-Foster, Tom Momsen and Jacob LoCascio will receive dividends/distributions and/or income from Coastal Mortgage Group Pty Ltd.
Online Financial Planning Pty Ltd	DJIB Investments Pty Ltd: shareholder of Online Financial Planning Pty Ltd. Daniel Brown: Director of DJIB Investments Pty Ltd, Director and shareholder of Coastal Advice Group Pty Ltd. As a result, Daniel Brown will receive dividends / distributions and/or income from Online Financial Planning Pty Ltd.

Please note that RI Advice is not responsible for the advice and services provided by these providers.

### Privacy Notification

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### My contact details

A: 15 Kenrick Street,  
The Junction NSW 2291  
P: 1300 143 510  
E: jacob.locascio@coastaladvicegroup.com.au  
W: www.coastaladvicegroup.com.au

## Part 2 Adviser Profile

### Thomas Momsen

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

#### Introducing your financial adviser

Thomas Momsen is an Authorised Representative of RI Advice Group Pty Ltd AFSL 238429. Tom is a director of Coastal Advice Group Pty Ltd which is a Corporate Authorised Representative of RI Advice Group Pty Ltd.

Authorised Representative Number: 341995  
Corporate Authorised Representative Number: 1280080  
Adviser profile issue date: 19 December 2023

#### About Tom

Coastal Advice Group's Head of Advice, Tom Momsen, is passionate about helping people organise their finances and secure a stress-free future for themselves and their families.

Tom has completed a Bachelor of Commerce and Advanced Diploma of Financial Planning which allows him to share his expertise and knowledge with others. As Head of Advice, Tom will train and mentor all advisers to ensure every client - including his own - receive the highest quality advice and best experience possible.

For Tom, he is passionate about connecting with clients on both a professional and personal level. A truly personalised service is what allows Tom to achieve the best outcomes for his clients.

With 15 years of experience in the industry, Tom understands that trust is the key to success. "Building trust with my clients allows me to help them achieve their dreams. I enjoy being able to challenge my client's perceptions of their future aspirations. Anything is possible; I look forward to helping more people enjoy a future without limitations."

#### Qualifications and memberships

- Bachelor of Commerce
- Advanced Diploma of Financial Planning

#### Financial products and services

I am authorised to provide you with general and personal financial advice on the following class and types of products.

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

#### Services offered

- Personal Insurance
- Superannuation
- Budget and cashflow management
- Debt management
- Investments, including savings plans
- Retirement planning
- Centrelink/DVA
- Estate planning
- Ownership and structures (eg discretionary and family trusts)
- Portfolio review
- Ongoing advisory services
- Referrals to specialists (eg accountants, solicitors)
- Business Insurance
- Self Managed Superannuation Funds
- ASX listed investments managed under a model portfolio
- Approved ASX listed investments within the ASX 200

### How I am paid

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- **Salary** – based on my experience and qualifications.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Commissions** – as outlined in the FSG under 'How we are paid', the Practice may receive commissions from a product provider when implementing certain product/s for you.

### 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. Your options to pay for our services can include fee for service, commission, 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 balance of your investment.

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

### Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', Coastal Advice Group Pty Ltd also has the following arrangements:

### Referrals from a third party

We have arrangements in place to pay a referral fee, commission, or other benefit to certain third parties when they refer new clients to us. Our current arrangements for referrals from a third party are set out in the table below and specific details of any benefit we provide in relation to our advice to you will be included in the advice documentation we provide to you.

**Table - Details of arrangements for referrals from a third party:**

Name of referral partner	Online Financial Planning Pty Ltd
Payment we provide	20% of upfront fees & commissions
Example	If you established a Statement of Advice for \$5,500 we would pay \$1,100 upfront. Insurance: If you established an insurance policy with an annual premium of \$1,100 we would pay \$220 in the first year.

### Referrals to a third party

We have referral arrangements in place with third party providers. If we refer you to one of these providers we may receive a payment, fee, commission or other benefit from those providers.

Details of these arrangements are set out in the table below and specific details of any referral payments we may receive will be provided in our advice documents to you. Alternatively, you can request further details about our referral arrangements prior to us providing you with financial advice.

**Table - Details of referral arrangements in place:**

Name of referral partner	Coastal Mortgage Group Pty Ltd T/A Coastal Mortgage Group and Coastal Super Admin
Services	Lending and Mortgage Broking Self-Managed Super Fund Administration
Payment we will receive	Nil
Example	Nil

Please note that RI Advice Group Pty Ltd is not responsible for the advice and services provided by these providers.

### Referrals to an associated entity or related third party

We may refer you to the following associated entities or related third parties and therefore may receive a direct or indirect benefit from any referral we make to this provider.

Details on these associated entities and/or related third parties are set out in the table below and specific details of any benefits we may receive from the referral will be provided in our advice documents to you. Alternatively, you can request further details about our associated entity and related third party arrangements prior to us providing you with financial advice.

We are obligated to act in your best interests when providing you with financial advice, as such we will be transparent and disclose any benefits we may receive via an associated entity or related third party in relation to our recommendations to you.

**Table – Other Business Activities, Associated Entities and Related Third Parties:**

Name of Entity	Nature of association
Coastal Mortgage Group Pty Ltd T/A Coastal Mortgage Group and Coastal Super Admin	Daniel Brown: Director of Coastal Advice Group Pty Ltd. Daniel Brown, Matthew Simpson-Foster, Tom Momsen and Jacob LoCascio: shareholders of Coastal Advice Group Pty Ltd. Coastal Advice Group Pty Ltd: sole shareholder of Coastal Mortgage Group Pty Ltd. As a result, Daniel Brown, Matthew Simpson-Foster, Tom Momsen and Jacob LoCascio will receive dividends/distributions and/or income from Coastal Mortgage Group Pty Ltd.
Online Financial Planning Pty Ltd	DJIB Investments Pty Ltd: shareholder of Online Financial Planning Pty Ltd. Daniel Brown: Director of DJIB Investments Pty Ltd, Director and shareholder of Coastal Advice Group Pty Ltd. As a result, Daniel Brown will receive dividends / distributions and/or income from Online Financial Planning Pty Ltd.

Please note that RI Advice is not responsible for the advice and services provided by these providers.

### Privacy Notification

Your personal information will be handled in accordance with our privacy policy, which is located on our website.

We will generally collect personal information directly from you. We may collect personal information about you from a third party if we believe you have authorised that third party to provide the information to us.

The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identity and the source of any funds.

We provide financial services under the Australian Financial Services License of RI Advice Group Pty Ltd. RI Advice Group Pty Ltd monitors our compliance with the law and provides us with a range of support services, including the financial planning software we use. As a consequence, RI Advice Group Pty Ltd has access to your personal information and may use that information to facilitate the provision of financial services to you and to ensure we are complying with our obligations.

We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

In order to keep our costs competitive, our Practice uses specialist business support resources that are located in the following countries: Philippines, Sri Lanka

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.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

### My contact details

A: 15 Kenrick Street,  
The Junction NSW 2291  
P: 1300 143 510  
E: tom.momsen@coastaladvicegroup.com.au  
W: www.coastaladvicegroup.com.au

## Part 2 Adviser Profile

### Robert Reid

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

#### Introducing your financial adviser

Robert Reid is an Authorised Representative of RI Advice Group Pty Ltd AFSL 238429. Robert is an employee of Coastal Advice Group Pty Ltd which is a Corporate Authorised Representative of RI Advice Group Pty Ltd.

Authorised Representative Number: 345494  
Corporate Authorised Representative Number: 1280080  
Adviser profile issue date: 22 March 2024

#### About Robert

Robert has had 32 years' experience in Financial Services managing client services and client engagement teams including senior executive and director level. Robert has managed his own financial planning practice since 2010, offering a personal and real world understanding of financial strategies suited to individuals and small business owners. Our difference is that we help you understand the options available to you now and into the future so you have and maintain a complete, life long viewpoint of what you need to do, when you should do it and how it benefits your end goals (not just now.)

#### Qualifications and memberships

- Masters degree in Finance Planning
- Advanced Diploma of Financial Services (Financial Planning)
- Diploma of Financial Planning
- Certificate IV in Self Managed Super Funds
- TASA and the TPB Code of Professional Conduct
- Corporate MBA (CBA)
- Six Sigma Project Analysis
- Financial Advice Association Australia (FAAA)
- Financial Planner AFP®

#### Financial products and services

I am authorised to provide you with general and personal financial advice on the following class and types of products.

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

#### Services offered

- Personal Insurance
- Superannuation
- Budget and cashflow management
- Debt management
- Investments, including savings plans
- Retirement planning
- Centrelink/DVA
- Estate planning
- Ownership and structures (eg discretionary and family trusts)
- Portfolio review
- Ongoing advisory services
- Referrals to specialists (eg accountants, solicitors)
- Gearing
- Aged Care & Retirement Living
- Self Managed Superannuation Funds
- ASX listed investments managed under a model portfolio



### How I am paid

As the licensee, RI Advice Group Pty Ltd collects all advice fees and commissions. RI Advice Group Pty Ltd then pays the fees and commissions to my Practice as detailed in the FSG under the heading 'How we are paid'. My Practice pays me out of these fees and commissions based on a number of factors such as:

- **Salary** – based on my experience and qualifications.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Commissions** – as outlined in the FSG under 'How we are paid', the Practice may receive commissions from a product provider when implementing certain product/s for you.

### 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. Your options to pay for our services can include fee for service, commission, or a combination of both.

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- 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 balance of your investment.

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

### Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', Coastal Advice Group Pty Ltd also has the following arrangements:

### Referrals from a third party

We have arrangements in place to pay a referral fee, commission, or other benefit to certain third parties when they refer new clients to us. Our current arrangements for referrals from a third party are set out in the table below and specific details of any benefit we provide in relation to our advice to you will be included in the advice documentation we provide to you.

**Table - Details of arrangements for referrals from a third party:**

Name of referral partner	Online Financial Planning Pty Ltd
Payment we provide	20% of upfront fees & commissions
Example	If you established a Statement of Advice for \$5,500 we would pay \$1,100 upfront. Insurance: If you established an insurance policy with an annual premium of \$1,100 we would pay \$220 in the first year.

### Referrals to a third party

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Details of these arrangements are set out in the table below and specific details of any referral payments we may receive will be provided in our advice documents to you. Alternatively, you can request further details about our referral arrangements prior to us providing you with financial advice.

**Table - Details of referral arrangements in place:**

Name of referral partner	Coastal Mortgage Group Pty Ltd T/A Coastal Mortgage Group and Coastal Super Admin
Services	Lending and Mortgage Broking Self-Managed Super Fund Administration
Payment we will receive	Nil
Example	Nil

Please note that RI Advice Group Pty Ltd is not responsible for the advice and services provided by these providers.

### Referrals to an associated entity or related third party

We may refer you to the following associated entities or related third parties and therefore may receive a direct or indirect benefit from any referral we make to this provider.

Details on these associated entities and/or related third parties are set out in the table below and specific details of any benefits we may receive from the referral will be provided in our advice documents to you. Alternatively, you can request further details about our associated entity and related third party arrangements prior to us providing you with financial advice.

We are obligated to act in your best interests when providing you with financial advice, as such we will be transparent and disclose any benefits we may receive via an associated entity or related third party in relation to our recommendations to you.

**Table – Other Business Activities, Associated Entities and Related Third Parties:**

Name of Entity	Nature of association
Coastal Mortgage Group Pty Ltd T/A Coastal Mortgage Group and Coastal Super Admin	Daniel Brown: Director of Coastal Advice Group Pty Ltd. Daniel Brown, Matthew Simpson-Foster, Tom Momsen and Jacob LoCascio: shareholders of Coastal Advice Group Pty Ltd. Coastal Advice Group Pty Ltd: sole shareholder of Coastal Mortgage Group Pty Ltd. As a result, Daniel Brown, Matthew Simpson-Foster, Tom Momsen and Jacob LoCascio will receive dividends/distributions and/or income from Coastal Mortgage Group Pty Ltd.
Online Financial Planning Pty Ltd	DJIB Investments Pty Ltd: shareholder of Online Financial Planning Pty Ltd. Daniel Brown: Director of DJIB Investments Pty Ltd, Director and shareholder of Coastal Advice Group Pty Ltd. As a result, Daniel Brown will receive dividends / distributions and/or income from Online Financial Planning Pty Ltd.

Please note that RI Advice is not responsible for the advice and services provided by these providers.

### Privacy Notification

Your personal information will be handled in accordance with our privacy policy, which is located on our website.

We will generally collect personal information directly from you. We may collect personal information about you from a third party if we believe you have authorised that third party to provide the information to us.

The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identity and the source of any funds.

We provide financial services under the Australian Financial Services License of RI Advice Group Pty Ltd. RI Advice Group Pty Ltd monitors our compliance with the law and provides us with a range of support services, including the financial planning software we use. As a consequence, RI Advice Group Pty Ltd has access to your personal information and may use that information to facilitate the provision of financial services to you and to ensure we are complying with our obligations.

We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

In order to keep our costs competitive, our Practice uses specialist business support resources that are located in the following countries: Philippines, Sri Lanka

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.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

### My contact details

A: 158 Gordon Street, PO Box 272  
Port Macquarie NSW 2444  
P: 1300 143 510  
E: robert.reid@coastaladvicegroup.com.au  
W: www.coastaladvicegroup.com.au

## Part 2 Adviser Profile

### Matthew Simpson-Foster

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

#### Introducing your financial adviser

Matthew Simpson-Foster is an Authorised Representative of RI Advice Group Pty Ltd AFSL 238429. Matthew is a Director of Coastal Advice Group Pty Ltd which is a Corporate Authorised Representative of RI Advice Group Pty Ltd.

Authorised Representative Number: 443661  
Corporate Authorised Representative Number: 1280080  
Adviser profile issue date: 19 December 2023

#### About Matthew

A long-standing passion to help others realise their financial goals drives Matthew's mission at CAG. "Seeing clients start to achieve their financial independence inspires me," he says. "It starts with listening, working to their agenda, not our own."

Matthew's easy-going personality is backed by significant experience, starting with corporate superannuation back in 2000. From there, Matt spent five years as pricing manager at one of Europe's biggest hedge funds, and six years in super and insurance for some of Australia's largest financial services providers.

The experience made Matthew aware of just how vulnerable a lot of people were when it came to their financial security. "I saw a lot of insurance claims where people hadn't been given the right advice, and had cancelled their insurance," he recalls. "It made me want to do more to help people build and protect their wealth."

At the urging of long-time friend Daniel Brown, Matthew decided the time was right to leverage his broad experience and move into the financial planning space. CAG was a natural fit. "We look at advice very differently to other outfits, and I think that's one of our advantages," says Matthew.

#### Qualifications and memberships

- Advanced Diploma of Financial Planning
- Justice of the Peace

#### Financial products and services

I am authorised to provide you with general and personal financial advice on the following class and types of products.

- Deposit and payment products
- 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

- Personal Insurance
- Superannuation
- Budget and cashflow management
- Debt management
- Investments, including savings plans
- Retirement planning
- Centrelink/DVA
- Estate planning
- Ownership and structures (eg discretionary and family trusts)
- Portfolio review
- Ongoing advisory services
- Referrals to specialists (eg accountants, solicitors)
- Gearing
- Self Managed Superannuation Funds
- ASX listed investments managed under a model portfolio
- Approved ASX listed investments within the ASX 200

### How I am paid

As the licensee, RI Advice collects all advice fees and commissions. RI Advice then pays the fees and commissions to my Practice as detailed in the FSG under the heading 'How we are paid'. My Practice pays me out of these fees and commissions based on a number of factors such as:

- **Salary** – based on my experience and qualifications.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Commissions** – as outlined in the FSG under 'How we are paid', the Practice may receive commissions from a product provider when implementing certain product/s for you.

### 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. Your options to pay for our services can include fee for service, commission, 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 balance of your investment.

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

### Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', Coastal Advice Group Pty Ltd also has the following arrangements:

### Referrals from a third party

We have arrangements in place to pay a referral fee, commission, or other benefit to certain third parties when they refer new clients to us. Our current arrangements for referrals from a third party are set out in the table below and specific details of any benefit we provide in relation to our advice to you will be included in the advice documentation we provide to you.

**Table - Details of arrangements for referrals from a third party:**

Name of referral partner	Online Financial Planning Pty Ltd
Payment we provide	20% of upfront fees & commissions
Example	If you established a Statement of Advice for \$5,500 we would pay \$1,100 upfront. Insurance: If you established an insurance policy with an annual premium of \$1,100 we would pay \$220 in the first year.

### Referrals to a third party

We have referral arrangements in place with third party providers. If we refer you to one of these providers we may receive a payment, fee, commission or other benefit from those providers.

Details of these arrangements are set out in the table below and specific details of any referral payments we may receive will be provided in our advice documents to you. Alternatively, you can request further details about our referral arrangements prior to us providing you with financial advice.

**Table - Details of referral arrangements in place:**

Name of referral partner	Coastal Mortgage Group Pty Ltd T/A Coastal Mortgage Group and Coastal Super Admin
Services	Lending and Mortgage Broking Self-Managed Super Fund Administration
Payment we will receive	Nil
Example	Nil

Please note that RI Advice Group Pty Ltd is not responsible for the advice and services provided by these providers.



### Referrals to an associated entity or related third party

We may refer you to the following associated entities or related third parties and therefore may receive a direct or indirect benefit from any referral we make to this provider.

Details on these associated entities and/or related third parties are set out in the table below and specific details of any benefits we may receive from the referral will be provided in our advice documents to you. Alternatively, you can request further details about our associated entity and related third party arrangements prior to us providing you with financial advice.

We are obligated to act in your best interests when providing you with financial advice, as such we will be transparent and disclose any benefits we may receive via an associated entity or related third party in relation to our recommendations to you.

**Table – Other Business Activities, Associated Entities and Related Third Parties:**

Name of Entity	Nature of association
Coastal Mortgage Group Pty Ltd T/A Coastal Mortgage Group and Coastal Super Admin	Daniel Brown: Director of Coastal Advice Group Pty Ltd. Daniel Brown, Matthew Simpson-Foster, Tom Momsen and Jacob LoCascio: shareholders of Coastal Advice Group Pty Ltd. Coastal Advice Group Pty Ltd: sole shareholder of Coastal Mortgage Group Pty Ltd. As a result, Daniel Brown, Matthew Simpson-Foster, Tom Momsen and Jacob LoCascio will receive dividends/distributions and/or income from Coastal Mortgage Group Pty Ltd.
Online Financial Planning Pty Ltd	DJIB Investments Pty Ltd: shareholder of Online Financial Planning Pty Ltd. Daniel Brown: Director of DJIB Investments Pty Ltd, Director and shareholder of Coastal Advice Group Pty Ltd. As a result, Daniel Brown will receive dividends / distributions and/or income from Online Financial Planning Pty Ltd.

Please note that RI Advice is not responsible for the advice and services provided by these providers.

### Privacy Notification

Your personal information will be handled in accordance with our privacy policy, which is located on our website.

We will generally collect personal information directly from you. We may collect personal information about you from a third party if we believe you have authorised that third party to provide the information to us.

The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identity and the source of any funds.

We provide financial services under the Australian Financial Services License of RI Advice Group Pty Ltd. RI Advice Group Pty Ltd monitors our compliance with the law and provides us with a range of support services, including the financial planning software we use. As a consequence, RI Advice Group Pty Ltd has access to your personal information and may use that information to facilitate the provision of financial services to you and to ensure we are complying with our obligations.

We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

In order to keep our costs competitive, our Practice uses specialist business support resources that are located in the following countries: Philippines, Sri Lanka

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.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

### My contact details

A: Level 1, 312 Central Coast Highway,  
Erina NSW 2250  
P: 1300 143 510  
E: matthew.simpson-foster@coastaladvicegroup.com.au  
W: www.coastaladvicegroup.com.au



## Part 2 Adviser Profile

### Rex Whitford

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

#### Introducing your financial adviser

Rex Whitford is an Authorised Representative of RI Advice Group Pty Ltd AFSL 238429. Rex is an employee of Coastal Advice Group Pty Ltd which is a Corporate Authorised Representative of RI Advice Group Pty Ltd.

Authorised Representative Number: 253072  
Corporate Authorised Representative Number: 1280080  
Adviser profile issue date: 22 March 2024

#### About Rex

Rex seeks to serve clients through superior professional knowledge and strategies to assist clients to achieve their financial goals. This requires an intimate knowledge of client values and what is important to them. It also requires a deep understanding of the prevailing legislation and economic environment and how this relates to client's circumstances.

Rex Began his working life with the Royal Australian Navy (RAN). During his 20 Year career, he served as an Air Controller and is a Gulf War and East Tumor veteran. He Commenced his financial planning career in April 2001, and Rex brings to the financial planning industry a wealth of experience in planning for complex scenarios using his vast analytical ability.

#### Qualifications and memberships

- Master of Financial Planning
- SMSF Association (SMSFA)

#### Financial products and services

I am authorised to provide you with general and personal financial advice on the following class and types of products.

- Deposit and payment products
- 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

- Personal Insurance
- Superannuation
- Budget and cashflow management
- Debt management
- Investments, including savings plans
- Retirement planning
- Centrelink/DVA
- Estate planning
- Ownership and structures (eg discretionary and family trusts)
- Portfolio review
- Ongoing advisory services
- Referrals to specialists (eg accountants, solicitors)
- Self Managed Superannuation Funds
- Aged Care
- Gearing
- ASX listed investments managed under a model portfolio
- Approved ASX listed investments within the ASX 200

## Part 2

## Adviser Profile continued

### How I am paid

As the licensee, RI Advice collects all advice fees and commissions. RI Advice then pays the fees and commissions to my Practice as detailed in the FSG under the heading 'How we are paid'. My Practice pays me out of these fees and commissions based on a number of factors such as:

- **Salary** – based on my experience and qualifications.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Commissions** – as outlined in the FSG under 'How we are paid', the Practice may receive commissions from a product provider when implementing certain product/s for you.

### Client fee and payment options

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**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 balance of your investment.

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

### Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', Coastal Advice Group Pty Ltd also has the following arrangements:

### Referrals from a third party

We have arrangements in place to pay a referral fee, commission, or other benefit to certain third parties when they refer new clients to us. Our current arrangements for referrals from a third party are set out in the table below and specific details of any benefit we provide in relation to our advice to you will be included in the advice documentation we provide to you.

**Table - Details of arrangements for referrals from a third party:**

Name of referral partner	Online Financial Planning Pty Ltd
Payment we provide	20% of upfront fees & commissions
Example	If you established a Statement of Advice for \$5,500 we would pay \$1,100 upfront. Insurance: If you established an insurance policy with an annual premium of \$1,100 we would pay \$220 in the first year.

### Referrals to a third party

We have referral arrangements in place with third party providers. If we refer you to one of these providers we may receive a payment, fee, commission or other benefit from those providers.

Details of these arrangements are set out in the table below and specific details of any referral payments we may receive will be provided in our advice documents to you. Alternatively, you can request further details about our referral arrangements prior to us providing you with financial advice.

**Table - Details of referral arrangements in place:**

Name of referral partner	Coastal Mortgage Group Pty Ltd T/A Coastal Mortgage Group and Coastal Super Admin
Services	Lending and Mortgage Broking, Self-Managed Super Fund Administration
Payment we will receive	Nil
Example	Nil

Please note that RI Advice Group Pty Ltd is not responsible for the advice and services provided by these providers.

### Referrals to an associated entity or related third party

We may refer you to the following associated entities or related third parties and therefore may receive a direct or indirect benefit from any referral we make to this provider.

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**Table – Other Business Activities, Associated Entities and Related Third Parties:**

Name of Entity	Nature of association
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Online Financial Planning Pty Ltd	DJIB Investments Pty Ltd: shareholder of Online Financial Planning Pty Ltd. Daniel Brown: Director of DJIB Investments Pty Ltd, Director and shareholder of Coastal Advice Group Pty Ltd. As a result, Daniel Brown will receive dividends / distributions and/or income from Online Financial Planning Pty Ltd.

Please note that RI Advice is not responsible for the advice and services provided by these providers.

### Privacy Notification

Your personal information will be handled in accordance with our privacy policy, which is located on our website. We will generally collect personal information directly from you. We may collect personal information about you from a third party if we believe you have authorised that third party to provide the information to us.

The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identity and the source of any funds.

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Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

### My contact details

A: Suite 404, 293 Angas Street  
ADELAIDE SA 5000  
P: 1300 143 510  
E: rex.whitford@coastaladvicegroup.com.au  
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## Part 2 Adviser Profile

### Murray Wynne

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

#### Introducing your financial adviser

Murray Wynne is an Authorised Representative of RI Advice Group Pty Ltd AFSL 238429. Murray is an employee of Coastal Advice Group Pty Ltd which is a Corporate Authorised Representative of RI Advice Group Pty Ltd.

Authorised Representative Number: 239290  
Corporate Authorised Representative Number: 1280080  
Adviser profile issue date: 19 December 2023

#### About Murray

With over 30 years of experience in the life insurance industry, Murray is an incredibly experienced and knowledgeable financial adviser. As Risk Specialist at Coastal Advice Group, Murray assists clients to determine the most appropriate risk insurance strategies and solutions for their situation.

"I am extremely passionate about what I do. The best part of my job is the discovery process, learning about a person's wants and needs and then hashing out their best solutions. No two people are exactly the same which means every person's ideal strategy is going to be unique."

Murray strives to put people in a better situation than they were before - whether this means a more cost-effective policy or an insurance plan that better protects their family.

Murray always aims to develop your insurance solution according to your priorities as he sees personalisation as the most important part of his job. "Anybody can take out an insurance policy but my real value to our clients is my extensive knowledge and understanding of our ever-changing industry. I want our clients to walk away with a strategy that is relevant and tailored for their current situation as well as future goals."

#### Qualifications and memberships

- Member of the Association of Financial Advisers
- Registered with Tax Practitioners Board

#### Financial products and services

I am authorised to provide you with general and personal financial advice on the following class and types of products.

- Life Insurance products

#### Services offered

- Personal Insurance
- Life and Total + Permanent Disability Insurance
- Insurance in Superannuation
- Income Protection and Business Expense Insurance
- Trauma / Critical Illness Insurance
- Estate Planning
- Business Insurance

### How I am paid

As the licensee, RI Advice Group Pty Ltd collects all advice fees and commissions. RI Advice Group Pty Ltd then pays the fees and commissions to my Practice as detailed in the FSG under the heading 'How we are paid'. My Practice pays me out of these fees and commissions based on a number of factors such as:

- **Salary** – based on my experience and qualifications.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Commissions** – as outlined in the FSG under 'How we are paid', the Practice may receive commissions from a product provider when implementing certain product/s for you.

### 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. Your options to pay for our services can include fee for service, commission, 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 balance of your investment.

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

### Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', Coastal Advice Group Pty Ltd also has the following arrangements:

### Referrals from a third party

We have arrangements in place to pay a referral fee, commission, or other benefit to certain third parties when they refer new clients to us. Our current arrangements for referrals from a third party are set out in the table below and specific details of any benefit we provide in relation to our advice to you will be included in the advice documentation we provide to you.

**Table - Details of arrangements for referrals from a third party:**

Name of referral partner	Online Financial Planning Pty Ltd
Payment we provide	20% of upfront fees & commissions
Example	If you established a Statement of Advice for \$5,500 we would pay \$1,100 upfront. Insurance: If you established an insurance policy with an annual premium of \$1,100 we would pay \$220 in the first year.

### Referrals to a third party

We have referral arrangements in place with third party providers. If we refer you to one of these providers we may receive a payment, fee, commission or other benefit from those providers.

Details of these arrangements are set out in the table below and specific details of any referral payments we may receive will be provided in our advice documents to you. Alternatively, you can request further details about our referral arrangements prior to us providing you with financial advice.

**Table - Details of referral arrangements in place:**

Name of referral partner	Coastal Mortgage Group Pty Ltd T/A Coastal Mortgage Group and Coastal Super Admin
Services	Lending and Mortgage Broking Self-Managed Super Fund Administration
Payment we will receive	Nil
Example	Nil

Please note that RI Advice Group Pty Ltd is not responsible for the advice and services provided by these providers.



### Referrals to an associated entity or related third party

We may refer you to the following associated entities or related third parties and therefore may receive a direct or indirect benefit from any referral we make to this provider.

Details on these associated entities and/or related third parties are set out in the table below and specific details of any benefits we may receive from the referral will be provided in our advice documents to you. Alternatively, you can request further details about our associated entity and related third party arrangements prior to us providing you with financial advice.

We are obligated to act in your best interests when providing you with financial advice, as such we will be transparent and disclose any benefits we may receive via an associated entity or related third party in relation to our recommendations to you.

**Table – Other Business Activities, Associated Entities and Related Third Parties:**

Name of Entity	Nature of association
Coastal Mortgage Group Pty Ltd T/A Coastal Mortgage Group and Coastal Super Admin	Daniel Brown: Director of Coastal Advice Group Pty Ltd. Daniel Brown, Matthew Simpson-Foster, Tom Momsen and Jacob LoCascio: shareholders of Coastal Advice Group Pty Ltd. Coastal Advice Group Pty Ltd: sole shareholder of Coastal Mortgage Group Pty Ltd. As a result, Daniel Brown, Matthew Simpson-Foster, Tom Momsen and Jacob LoCascio will receive dividends/distributions and/or income from Coastal Mortgage Group Pty Ltd.
Online Financial Planning Pty Ltd	DJIB Investments Pty Ltd: shareholder of Online Financial Planning Pty Ltd. Daniel Brown: Director of DJIB Investments Pty Ltd, Director and shareholder of Coastal Advice Group Pty Ltd. As a result, Daniel Brown will receive dividends / distributions and/or income from Online Financial Planning Pty Ltd.

Please note that RI Advice is not responsible for the advice and services provided by these providers.

### Privacy Notification

Your personal information will be handled in accordance with our privacy policy, which is located on our website.

We will generally collect personal information directly from you. We may collect personal information about you from a third party if we believe you have authorised that third party to provide the information to us.

The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identity and the source of any funds.

We provide financial services under the Australian Financial Services License of RI Advice Group Pty Ltd. RI Advice Group Pty Ltd monitors our compliance with the law and provides us with a range of support services, including the financial planning software we use. As a consequence, RI Advice Group Pty Ltd has access to your personal information and may use that information to facilitate the provision of financial services to you and to ensure we are complying with our obligations.

We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

In order to keep our costs competitive, our Practice uses specialist business support resources that are located in the following countries: Philippines, Sri Lanka

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.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

### My contact details

A: 15 Kenrick Street,  
The Junction NSW 2291  
P: 1300 143 510  
E: murray.wynne@coastaladvicegroup.com.au  
W: www.coastaladvicegroup.com.au

12<sup>th</sup> March 2024

## RE: NOTIFICATION OF PROFESSIONAL YEAR – Melaine Worthing

At Coastal Advice Group, we believe in the power of financial guidance to transform lives. Consequently, we are culturally dedicated to creating a workplace that fosters growth, career development, and a commitment to excellence for our staff.

I would like to introduce Melaine Worthing, an existing Coastal Advice Group team member who works in the role of Associate Adviser. I am excited to announce that Melaine (also known as Mel) will now commence undertaking the supervised Work and Training Professional Year Program at Coastal Advice Group Pty Ltd under RI Advice Group Pty Ltd.

Beginning her career in Financial Advice 17 years ago, Mel started as an Administration Assistant and progressed to Trainee and then Associate Adviser, intending to become a fully qualified Financial Adviser as her next step.

Mel is a high achiever, completing her Graduate Certificate in Financial Planning, working on her Bachelor of Business, and being awarded the Coastal Advice Group 2022 Rookie of the Year.

### What is the Professional Year?

Our commitment to our clients and community is a higher standard of professionalism across our industry. A Professional Year for New Entrants aims to support our next generation of Advisers to be appropriately trained and supervised on their pathway to becoming a professional Financial Adviser.

The Professional Year program provides a practical environment for New Entrants to financial planning to develop skills and knowledge progressively while working closely with an experienced Adviser. All Professional Year participants must undertake 1,500 hours of supervised work activities and 100 hours of training.

Melaine is undertaking her Professional Year program and, as her Supervisor, I am responsible for supervising all her work and training activities. Note, all financial advice continues to be provided under my name given I am supervising her work.

As part of the Professional Year, Melaine may complete the following activities:

- Attend and conduct client meetings with me, another experienced adviser or on her own when this meets the requirements of the Professional Year,
- Model strategies and research products to determine their suitability to meet client objectives, financial needs and personal situations,
- Participate in administrative tasks that support the delivery of trusted advice,
- Prepare relevant documentation, including your advice presentation documents.

At Coastal Advice Group, your privacy is of the utmost importance to us, and all our staff, including Melaine, are appropriately trained to ensure your privacy is maintained throughout our advice relationship. This includes any activities Melaine may undertake as part of her Professional Year.

If you have any concerns with the above arrangement or do not agree to Melaine Worthing undertaking some or all of the above activities as part of the financial advice relationship we provide you, please advise me directly.

Thank you for your support of Melaine, and our industry, as we grow the professionalism of advice across Australia.

Should you have any questions regarding the Professional Year, please don't hesitate to contact me on the details provided below.

Regards,

A handwritten signature in blue ink, appearing to read 'Rosie', with a stylized flourish at the end.

**Rosie Copp DipFP, JP**

Financial Adviser + Aged Care Specialist

1300 143 510