

# Adviser Profile

## Alan Freshwater

CPA, B Bus, Dip FS (FP), AFPA,JP



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

**Authorised Representative Number:** 272563  
**Corporate Authorised Representative Number:** 344618  
**Adviser profile issue date:** 1/10/2018  
**Version:** 5.1

Alan Freshwater is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Alan Freshwater is proprietor of Eastern Suburbs Financial Planning Pty Limited which is a Corporate Authorised Representative of RI Advice Group.

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

## Qualifications and experience

I have worked in the financial services industry since 1982. I joined RetireInvest as a financial adviser in February 2004.

Prior to joining RetireInvest, I held Retail Service Manager and New Business Manager positions over a period of 16 years at AMP Australia and then worked as Asian Development Manager with AMP International for a further four years. Before that, I worked with accounting firm Deloitte.

I have a Diploma of Financial Services (Financial Planning) and a Bachelor of Business. I am a Certified Practising Accountant and an Associate member of the Financial Planning Association. With these qualifications and experience, I am well qualified to help clients develop and achieve their financial goals.

## Services offered

I am authorised to provide advice in the following areas:

- Superannuation
- Retirement planning
- Investments, including savings plans
- Approved ASX listed investments within the ASX 200
- Personal insurance
- Budget and cash flow planning
- Debt management
- Gearing
- Centrelink / DVA
- Ownership and structures (e.g. discretionary and family trusts)
- Self-managed superannuation
- Portfolio review
- Estate planning
- Ongoing advisory services
- Referrals to specialists (eg accountants, solicitors)

## Products offered

I am authorised to deal in the following products:

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

## How I am paid

As the licensee, RI Advice Group collects all advice fees and commissions. RI Advice Group then pays the fees and commissions to my Practice as detailed in the Guide under 'How We are Paid'. My Practice pays me out of the fees and commissions it receives from RI Advice Group, by one or more of the methods outlined below.

- **Salary** – I may be paid a salary based on my experience and capability.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.

At the time of providing advice, we will disclose the amounts that RI Advice Group, the Practice and I receive (if any) as a result of that advice.

## Client fee and payment options

Before providing advice, we will agree the fees and payment options with you. The fee you pay will depend on the complexity of your circumstances and the services you require.

Our fees are charged as fee for service.

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

- An hourly rate.
- A fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- A combination of these methods.

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the investment balance.

**Commissions:** I do not receive commissions.

## My contact details

<b>Address</b>	Level 7, 35 Spring Street BONDI JUNCTION NSW 2022 Australia
<b>Phone</b>	(02) 9369 3200

<b>Address</b>	Level 1, 33 Macmahon Street HURSTVILLE NSW 2220 Australia
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