

Adviser Profile

Emma Kate Arthur



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

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Corporate Authorised Representative Number: 443872
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Emma Kate Arthur is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Emma Kate Arthur is employed by Lifewise Financial Solutions which is a Corporate Authorised Representative of RI Advice Group.

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

Qualifications and experience

I have been working in the financial services industry for over a decade. I enjoy working closely with my clients to develop comprehensive strategies that can assist them in achieving their financial goals and objectives and forging long term relationships.

I am an Accredited Aged Care Professional TM and have an intricate knowledge and understanding of social security and aged care issues.

I hold the internationally recognised Certified Financial Planning® qualification from the Financial Planning Association of Australia. I also hold an Advanced Diploma of Financial Services (Financial Planning) and a Bachelor of Business majoring in accounting from Latrobe University.

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
- Aged care
- Ownership and structures (e.g. discretionary and family trusts)
- Self-managed superannuation
- Portfolio review
- Estate planning
- Ongoing advisory services
- Referrals to specialists (eg accountants, solicitors)

Products offered

I am authorised to deal in the following products:

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

How I am paid

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

- **Salary** – I may be paid a salary based on my experience and capability.

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 percentage of funds invested (excluding borrowed funds).
- A fixed dollar amount.
- 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

Address	89 Henna Street Warrnambool VIC 3280 Australia
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Phone	03 5561 5855
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Address	PO Box 750 Warrnambool VIC 3280 Australia
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Phone	
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