

Adviser Profile



Rick Foster

CFP, Dip FP

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

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| Authorised Representative Number: | 239265 |
| Corporate Authorised Representative Number: | 1260592 |
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Rick Foster is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Rick Foster is proprietor of Wealth Generations Partnership which is a Corporate Authorised Representative of RI Advice Group.

Qualifications and experience

Rick has been working in the financial services industry since 1988 when he first obtained his Proper Authority. Prior to his Financial Planning career, he was with the ANZ Banking Group for over 8 years.

He holds the Diploma of Financial Planning issued by the Financial Planning Association (FPA), in conjunction with Deakin University of Melbourne.

He also holds the Certified Financial Planner (CFP) certification approved by the Financial Planning Association of Australia Limited.

Services offered

I am authorised to provide advice in the following areas:

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

Products offered

I am authorised to deal in the following products:

- Deposit and payment products
- Retirement savings accounts
- Derivatives
- Securities
- Life investment or life risk products
- Superannuation
- Interests in managed investment schemes, including investor directed portfolio services (IDPS)
- 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.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and certain non-financial measures (such as the quality of my service).
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Other** – I may also receive other benefits such as client fees and commissions, all of which are outlined in the FSG (see next section), or will be disclosed in the advice document at the time of providing advice.

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

Client fee and payment options

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

Our 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

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| Address | Suite 1, 58 Greenhill Road WAYVILLE SA 5034 Australia |
| Phone | (08) 8299 9855 |