



Adviser Profile



Ryan Cooper

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

Authorised Representative Number:	1004900
Corporate Authorised Representative Number:	1274435
Adviser profile issue date:	1/9/2021
Version:	6.1

Ryan Cooper is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Ryan Cooper is employed by Lifelong Wealth which is a Corporate Authorised Representative of RI Advice Group.

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

Qualifications and experience

With a career spanning 16 years in the finance industry, I create tailored solutions unique to each client's personal circumstances. By establishing and building long standing relationships, I provide peace of mind to my clients who know I am only a phone call away when they require advice or even just for a friendly chat. I thoroughly enjoy meeting new people and being able to share my knowledge and experience with them to provide the financial advice suitable for both their present situation and future goals.

I have gained 16 years' experience within one of Australia's big four banks, eleven of which were in the Financial Planning sector and the other five within Retail and Business banking. Having already completed a Graduate Certificate in Financial Planning, I am now undertaking my Graduate Diploma of Financial Planning to further my credentials within the Financial Planning industry.

As the father of a young family I love nothing more than to spend my weekends adventuring with our caravan and creating life-long memories with my wife and children. When it gets too cold for caravanning, we take our love of travelling overseas to explore a wide range of different places, cultures and foods.

Services offered

I am authorised to provide advice in the following areas:

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

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)

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).

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.

Additional privacy disclosure – our business partners

In order to keep our costs competitive, our practice uses specialist business support resources that are located in the following country/countries: 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.

My contact details

Address	24/670 Gympie Road LAWNTON QLD 4501 Australia
Phone	07 3188 5140