



LIFELONG WEALTH

Adviser Profile



Stuart Bates

CFP

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

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Stuart Bates is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Stuart Bates is proprietor of Lifelong Wealth Holdings which is a Corporate Authorised Representative of RI Advice Group.

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

Qualifications and experience

I am a Certified Financial Planner (CFP) and a partner of Lifelong Wealth.

I have been helping clients with their financial planning needs for 18 years and am continually expanding my valuable financial advice through academic studies and experience on the job across all aspects of Financial Planning. I feel empowered that my clients allow me to understand their needs, goals and objectives. I am passionate about holding strong relationships with my clients with open and honest communication.

In 2008, I obtained the Certificate Financial Planner (CFP), which is the highest level of education standard in my profession and is recognised internationally.

Financial advice is much broader than its traditional perception and that is why I thoroughly enjoy guiding my clients through each stage of their lives which encompasses a difference element of advice. My role is to effectively establish the appropriate strategy for clients.

I pride myself on enjoying life with my family and being an active member in the communities my children are involved in. As a family, we love sport whether participating, supporting or being a spectator. Travel is a significant interest we share as a family with the experiences it brings and being able to immerse ourselves in other cultures.

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)

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).
- **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 payment options may include a fee for service, commissions, 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 investment balance.

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

If we receive commissions as a result of recommending a product to you, we may reduce our fee for service.

In the event that we reduce our fee for service in this manner and you decide not to proceed with our recommendations, or if your insurance policies are cancelled within the first 2 years of acceptance (in which case the insurer claims back all or some of the commission paid to us), we may invoice you directly for the cost of our service.

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, Phillipines

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

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