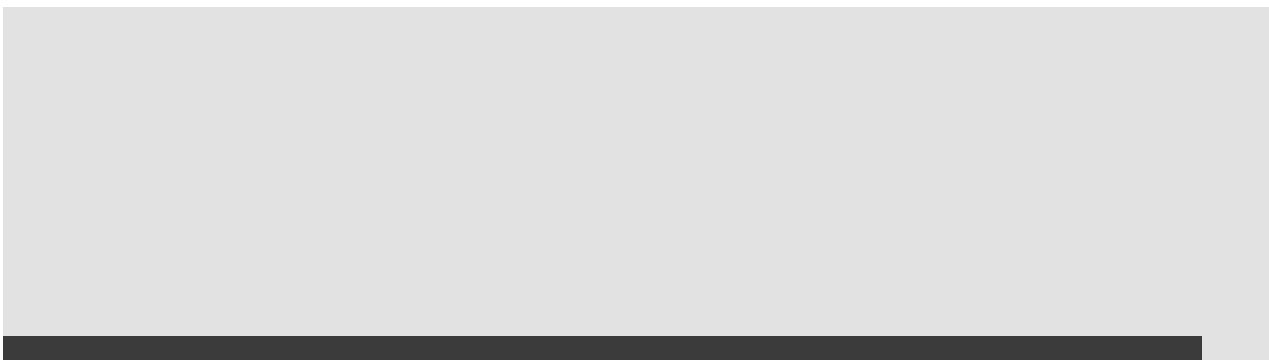


ADVISER PROFILE

Nicholas Cowling



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

Authorised Representative Number: 1004901
Corporate Authorised Representative Number: 1261613
Adviser profile issue date: 16/2/2018
Version: 4.1

Nicholas Cowling is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Nicholas Cowling is proprietor of RI Advice Buderim which is a Corporate Authorised Representative of RI Advice Group.

Qualifications and experience

I deliver financial services to clients that understands their unique needs and requirements by providing tailored recommendations to meet their financial goals and objectives. I am passionate about retirement planning and advice.

I am acutely aware of the challenges faced by both pre & current retirees and thrive on the delivering success to clients whilst also providing peace of mind throughout their journey.

I am currently studying my Masters of Financial Planning. I am an active member of the FPA (Financial Planning Association of Australia) and have completed a Diploma, Advanced Diploma and Graduate Certificate in Financial Planning.

Services offered

I am authorised to provide advice in the following areas:

- Superannuation
- Retirement planning
- Investments, including savings plans
- Personal insurance
- Budget and cash flow planning
- Debt management
- Centrelink / DVA
- Ownership and structures (e.g. discretionary and family trusts)
- 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 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 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: 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.

My contact details

Address	Suite 2, 19 Main Street Buderim QLD 4556 Australia
----------------	--

Phone	0435 552 599
--------------	--------------

Address	Suite 1, 65 Mary Street Noosaville QLD 4566 Australia
----------------	---

Phone	0435 552 599
--------------	--------------