

Adviser Profile

Tim Brady

B Econ, F Fin, Dip FP, CFP®, JP



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

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Tim Brady is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Tim Brady is proprietor of TB Financial Advice Pty Ltd as trustee for the TB Financial Advice Trust which is a Corporate Authorised Representative of RI Advice Group.

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

Qualifications and experience

After completing his Economics degree (with a major in Finance), Tim joined the treasury department of an international bank. Four years on, he decided that he wanted to apply the investment principles he had learnt to the more practical task of helping people plan and save for their retirement.

Looking for a leader in the field, he joined RetireInvest as a financial adviser in 1992 and in June 2006 became Co-Proprietor of the RI Brookvale office. To add depth to his experience, he completed a Graduate Diploma in Applied Finance and Investment from the Securities Institute of Australia and a Diploma of Financial Planning from Deakin University as well as SMSF Specialist Accreditation. He holds the internationally recognised Certified Financial Planner™ qualification from the Financial Planning Association of Australia (FPA) and is a Fellow of the Financial Services Institute of Australasia (finsia). Tim's various accreditations require ongoing educational and professional development to ensure that he stays up to date with the latest industry information and is able to service client needs professionally.

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
- Centrelink / DVA
- 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

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.

- **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 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.

My contact details

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