

# Adviser Profile

## Max Zeng

B.Com, CFP®, Dip FP, Adv Dip FP, Cert SMSF



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

<b>Authorised Representative Number:</b>	1255481
<b>Corporate Authorised Representative Number:</b>	1256603
<b>Adviser profile issue date:</b>	2/10/2018
<b>Version:</b>	5.1

Max Zeng is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Max Zeng is proprietor of Maxwell Wealth Management which is a Corporate Authorised Representative of RI Advice Group.

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

## Qualifications and experience

Max has worked in the financial services industry since 2011 and joined RI Advice Brookvale in 2014. Max enjoys creating, implementing and continually reviewing financial plans for clients. Max is a big believer of holistic advice and he works closely with a group of specialists in his professional network (Accountants, Stock Brokers, Fund Managers, Mortgage Brokers and Lawyers) to give his clients appropriate financial solutions based on their goals, needs and objectives.

With a major in Accounting in his Bachelor's degree and years of experience working in a technical role, Max has had exposure to a wide range of strategies, including complex areas like SMSFs, Trust Structures, Aged Care and Estate Planning. Max was also named the "RI Advice Group Paraplanner of the Year 2016", a recognition of his commitment to high professional standards.

Max holds the internationally recognised Certified Financial Planner™ or CFP® qualification and he continues to undertake ongoing professional development to equip himself with the technical knowledge and latest industry information required to service his clients 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
- Gearing
- 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.

- **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).
- **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.

## 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: Philippines

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	Suite 19 42 - 46 Wattle Road Brookvale NSW 2100 Australia
Phone	(02) 9938 3833