

# Adviser Profile

**Genevieve de Szoeki**  
Adv Dip FS (FP)



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

**Authorised Representative Number:** 295760  
**Corporate Authorised Representative Number:** 344631  
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Genevieve de Szoeki is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Genevieve de Szoeki is proprietor of Wide Bay FP Pty Ltd which is a Corporate Authorised Representative of RI Advice Group.

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

## Qualifications and experience

I have worked in the Banking and Finance Industry since 1989. I joined the RI Advice Group in 2002 and completed the transition to Financial Adviser in 2005. Since starting with RI Advice Group I have held roles Client Service, Paraplanning, and Financial Advising and became a part owner in 2008.

I hold the Advanced Diploma of Financial Services (Financial Planning). With this qualification and my knowledge and experience, I am suitably qualified to help clients achieve their financial goals.

## 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
- Aged care
- 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
- Standard margin lending facilities

## 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.
- **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 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.

## My contact details

<b>Address</b>	Level 1 / 73 Main Street HERVEY BAY QLD 4655 Australia
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<b>Phone</b>	07 4124 6222
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<b>Address</b>	1 / 115 George Street BUNDABERG QLD 4670 Australia
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<b>Phone</b>	07 4151 4222
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<b>Address</b>	400 Kent Street MARYBOROUGH QLD 4650 Australia
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<b>Phone</b>	07 4123 1222
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