

# Adviser Profile

**Robert Timms**  
CFP®, Dip FP, MA



The Adviser Profile forms an essential part of the combined Financial Services and Credit Guide (“Guide”). The Guide is not complete without it.

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Robert is an Authorised Representative of RI Advice Group Pty Ltd (ABN 23 001 774 125, AFSL 238429, ACL 238429) (“RI Advice Group”). Robert is employed by Camberwell Group Pty Ltd, which is a Corporate Authorised Representative of RI Advice Group Pty Ltd. The Authorised Representative Number for Camberwell Group Pty Ltd is 344178.

## Educational qualifications and experience

Prior to joining RetireInvest in mid 1997, I held a number of senior business management roles in the information technology industry for over 25 years with a major focus on the financial services industry.

I was born and educated in the UK. I have a Master of Arts (Mathematics) from Cambridge University and a Diploma of Financial Planning from Deakin University. I also hold the internationally recognised Certified Financial Planner™ or CFP® qualification from the Financial Planning Association of Australia (FPA). With these credentials, technical expertise and business planning experience, I am well qualified to help clients to achieve their financial goals.

## Products offered

I am authorised to provide financial product advice to my clients and deal in:

- 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

## Services offered

The services I am able to offer to my clients are:

- Investment strategies including gearing and savings plans
- Budget and cash flow planning
- Debt management
- Superannuation advice, including salary sacrifice and consolidation strategies
- Personal insurance strategies
- Centrelink / DVA advice
- Retirement planning advice
- Estate planning advice
- Advice on ownership and structures eg. discretionary and family trusts
- Portfolio review services
- Ongoing advisory services
- Referrals to specialists eg. accountants, solicitors

## Remuneration

I may be remunerated by one or more of the following methods outlined below. If any remuneration I receive relates to the advice I have provided to you, then further details will be set out in your Advice Document.

### Fee for service

If you pay a fee for service to RI Advice Group, they will pay 100% of these fees to my Practice as detailed in The Guide under the heading 'How we are paid'. I will disclose, at the time I provide you advice, the amounts that RI Advice Group, the Practice and I may each receive as a result of providing a financial service to you.

### Remuneration from product and service providers

RI Advice Group may receive remuneration from product and service providers who in turn may pay a proportion of this to Practices as detailed in The Guide under the heading 'How we are paid'. I will disclose, at the time I provide you advice, the amounts that RI Advice Group, the Practice and I may each receive (if any) as a result of providing a financial service to you.

### 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 other non-financial measures that relate to compliance, staff training and the quality of service.

### Other benefits

I may also receive other benefits, all of which are detailed in The Guide under the headings 'How we are paid' and 'What else you need to know'.

## Contact details

If you would like to make an appointment, please contact my office on:

Phone	(03) 9889 9355	Fax	(03) 9889 9365
Address	Ground Floor, 1091 Toorak Road, Camberwell VIC 3124		

## Client Fees

There are various ways that you may pay for the services that are provided. They are:

### Fee for Service

A fee for service may be payable for the following services:

- preparation of advice and implementation
- initial advice
- ongoing adviser services
- ongoing review and advice services

The fee for service may be determined by any of the following:

1. an hourly rate of \$220 – \$550 per hour (including GST) depending on the complexity of your circumstances
2. an agreed fee
3. a percentage of funds under advice, excluding borrowed funds, of up to 1.1% (including GST) depending on the complexity of your circumstances
4. a combination of any of the above

### Remuneration from a product or service provider

As outlined above, at the time I provide you with advice I will disclose any remuneration that RI Advice Group, the Practice and I may each receive from product or service providers as a result of providing a financial service to you.

### A combination of Fee for Service and Remuneration from a Product or Service Provider

A combination of fee for service and remuneration from a product or service provider may be payable. This will be disclosed to you at the time I provide you with advice.

I will obtain your agreement to the arrangement prior to proceeding.