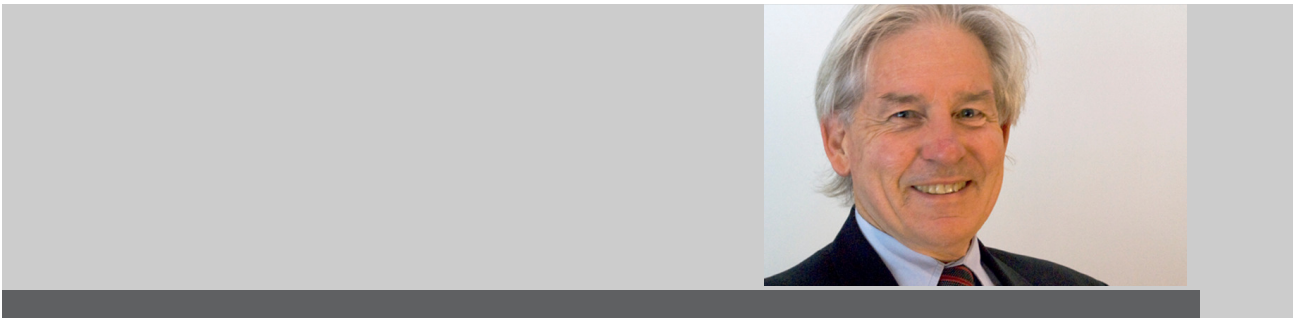


Adviser Profile

John Walker

CFP®, B Sc, Dip Ed (Syd), TC, Dip FP, JP



Private and Confidential

Authorised Representative Number: 265108
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John Walker is an Authorised Representative of RI Advice Group Pty Ltd ABN 23 001 774 125, AFSL 238429.

Note: The Adviser Profile forms an essential part of the Financial Services Guide. Your Financial Services Guide is not complete without it.

Educational qualifications and experience

I have worked in the financial services industry since 1984, all of which was spent as a financial planner. Prior to the financial services industry, I worked in the area of education. In the last 3 years of my teaching career I also helped develop and run courses for teachers on time management, counselling and classroom management. My desire to assist people with their finances to ensure a financial 'peace of mind' prompted the move into financial planning. I joined RetireInvest 1988.

I am a member of the Association of Financial Advisers, a Justice of the Peace and have a Diploma in 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). These accreditations, together with my extensive experience, means that 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 facility

Services offered

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

- Financial planning
- Investment strategies
- Superannuation strategies, including self managed superannuation funds
- Life and disability insurance, including investment life insurance
- Retirement planning advice
- Tax effective investments
- Centrelink benefits advice
- Portfolio review services
- Aged Care Specialist
- Estate planning
- Ongoing advisory services

Remuneration

I may be remunerated by one or more of the following methods. If any are relevant to the advice provided to you, 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 may pay a proportion to the Practice as detailed in the FSG under the heading 'Remuneration'. If I receive a proportion of this remuneration I will inform you of the amount at the time I provide you with advice.

Remuneration from product and service providers

Remuneration may be paid to RI Advice Group by product and service providers who in turn may pay a proportion of this to Practices as detailed in the FSG under the heading "Remuneration". If I receive a proportion of this remuneration I will inform you of the amount at the time I provide you with advice.

Salary

I may be paid a salary based on 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 FSG under the heading "Other Benefits".

I am also required to keep an Alternative Remuneration Register that shows any specific payments other than cash which may be received by me from Product Providers. This Register is available at my office for inspection with 7 days notice.

Contact details

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

Phone	(02) 9241 3733	Fax	(02) 9252 5044
Address	Level 6, 2 Bulletin Place, Circular Quay NSW 2000		

Client Fees

There are various ways that you may pay for the services that are provided. I will obtain your agreement to the arrangement prior to proceeding.

Fee for Service

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

- preparation of advice
- initial adviser services
- ongoing adviser services
- ongoing review 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 of up to 1.1% (including GST) depending on the complexity of your circumstances
4. a combination of any of the above

Remuneration from product and service providers

Remuneration may be paid to RI Advice Group by product and service providers who, in turn, may pay a proportion of this to Practices as detailed in the FSG under the heading "Remuneration".

A combination of Fee for Service and Remuneration from Product and Service Providers

A combination of fee for service and remuneration from product and service providers may be payable.