

# Adviser Profile



## Michelle Stone

Adv Dip fp

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>	263662
<b>Corporate Authorised Representative Number:</b>	438629
<b>Adviser profile issue date:</b>	27/4/2021
<b>Version:</b>	6.1

Michelle Stone is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Michelle Stone is proprietor of Feel Good Financial Planning which is a Corporate Authorised Representative of RI Advice Group.

## Qualifications and experience

Our business 'Feel Good Financial Planning' is more than just a name, it's an experience. Using her 20+ years serving in both financial planning and personal development disciplines, Michelle has a unique ability to help with both your comprehensive financial planning needs and goal setting, helping you get a deeper appreciation and understanding of your own needs and what makes you fulfilled using our thorough process. By honouring and prioritising your own needs, happiness, growth, security, protection, and fulfilment are what we hope to inspire during this unfolding process.

Michelle has extensive experience in personal and business risk insurance, investment and retirement planning; wealth building strategies, estate planning and business succession planning. She has been providing advice since 1999 and is qualified to give financial advice holding an Advanced Diploma of Financial Services. She is currently studying towards her Masters of Financial Planning.

Michelle has received the 2019 Financial Services Partners' 'Adviser of the Year' award for her superior approach to running a financial advice business. Michelle was also a Finalist in the 2019 'Woman in Finance Awards for Financial Planner/Adviser of the Year'. Feel Good Financial planning was a finalist in Financial Services Partners' 'Practice of the year 2 advisers or less' in 2020.

## Services offered

I am authorised to provide advice in the following areas:

- Superannuation
- Centrelink / DVA
- Retirement planning
- Investments, including savings plans
- Ownership and structures (e.g. discretionary and family trusts)
- Self-managed superannuation
- Personal insurance
- Portfolio review
- Budget and cash flow planning
- Estate planning
- Debt management
- Ongoing advisory services
- Gearing
- Referrals to specialists (eg accountants, solicitors)
- Business insurance
- Approved ASX listed investments within the ASX 200

## Products offered

I am authorised to deal in the following products:

- Deposit and payment products
- Retirement savings accounts
- Derivatives
- Securities
- Life investment or life risk products
- Superannuation
- Interests in managed investment schemes, including investor directed portfolio services (IDPS)

## 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.

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: Vietnam; Malaysia; 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

<b>Address</b>	P O Box 1831 Westfield Hornsby NSW 1635 Australia
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<b>Phone</b>	02 9477 7447
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<b>Address</b>	Suite 12/252 Peats Ferry Road Hornsby NSW 2077
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