

# Adviser Profile

**Celeste Sutton**  
 Adv Dip FS (FP), C.dec



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

**Authorised Representative Number:** 263250  
**Corporate Authorised Representative Number:** 1238862  
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Celeste Sutton is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Celeste Sutton is employed by RI Toowoomba Pty Ltd which is a Corporate Authorised Representative of RI Advice Group.

## Qualifications and experience

I have worked in the financial services industry since 2001 and joined RetireInvest as a Financial Adviser in January 2008. I have a wide and varied client base and enjoy helping my clients achieve their goals.

Prior to joining RetireInvest, I was a consultant for high net wealth clients and have also provided advice for Mum's and Dad's from rural communities

I hold an Advanced Diploma of Financial Services (Financial Planning) and 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
- Personal insurance
- Budget and cash flow planning
- Debt management
- Gearing
- Business insurance
- Centrelink / DVA
- Aged care
- Ownership and structures (e.g. discretionary and family trusts)
- 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).
- **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.

## My contact details

<b>Address</b>	647 Ruthven Street TOOWOOMBA QLD 4350 Australia
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<b>Phone</b>	(07) 4639 3733
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