



Dene Shanks

AFP®, DFS(FP), C.dec

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

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Dene Shanks is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Dene Shanks is employed by RI Toowoomba 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 Dene Shanks, or one of my colleagues, who is also an Authorised Representative of RI Advice Group.

Qualifications and experience

I have worked in the financial services industry since 1987 initially with ANZ Bank in a diverse range of roles including Administration Manager, Sales Manager and Branch Manager prior to becoming an investment adviser.

In 2001 I resigned to join Coastal Financial Planning Ltd as a self-employed planner. I became a member of the Board of Coastal Financial Planning before taking on a Practise Manager role in 2006. Prior to joining RI Toowoomba I was an adviser in my own practice, Dean Shanks Financial Services.

I hold a Diploma of Financial Services (Financial Planning) and am a Financial Planner AFP® with the Financial Planning Association of Australia. With these qualifications and experience, I am well qualified to help clients achieve their financial goals.

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)
- Personal insurance
- Portfolio review
- Budget and cash flow planning
- Estate planning
- Debt management
- Ongoing advisory services
- 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).

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.

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: Philippines, Sri Lanka

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

Address	647 Ruthven Street TOOWOOMBA QLD 4350 Australia
Phone	07 4639 3733