

# Adviser Profile

## Gil Gordon

CFP, AEPS, B Maths, B Eng, CFP, Dip FP, JP



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

**Authorised Representative Number:** 263812  
**Corporate Authorised Representative Number:** 283913  
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Gil Gordon is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Gil Gordon is proprietor of Gordon Financial Services 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 Gil Gordon, or one of my colleagues, who is also an Authorised Representative of RI Advice Group.

### Qualifications and experience

Joining the financial advice profession in 1994 with RetireInvest I commenced my own business in 2001 with the opening of RI Maitland. Acting as a financial coach for our clients we have a strong focus on lifestyle, peace of mind and financial goal setting.

We have built a large and successful business serving retirees and wealth accumulators and have recently merged with the RI Newcastle business creating RI Newcastle & Lower Hunter. Our service offering extends to solutions for the Disabled, Estate Planning and Aged Care for all our clients and their families. Business growth has been 100% from referrals from satisfied clients and other professionals who want their friends and colleagues to enjoy the highest levels of professional service and courtesy.

Holding the internationally recognised Certified Financial Planner™ (CFP®) and the FPA Accredited Estate Planning Specialist (AEPS) qualifications I have also completed a Diploma of Financial Planning through Deakin University and hold degrees in Mathematics and Engineering from Newcastle University. With these qualifications, experience, constant additional study and a passion for making a difference in our client's lives I thoroughly enjoy my work as a financial planning professional.

### 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).
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **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>	3/11-13 Church Street MAITLAND NSW 2320 Australia
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<b>Phone</b>	(02) 4933 0100
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<b>Address</b>	Suite 5 Level 2, 10 Bradford Close Kotara NSW 2289 Australia
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<b>Phone</b>	(02) 4929 7433
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