



Ryan Muir

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

Introducing your financial adviser

Ryan Muir is an Authorised Representative of RI Advice Group Pty Ltd AFSL 238429. Ryan is an employee of Gordon Financial Services Pty Ltd t/as Newcastle & Lower Hunter which is a Corporate Authorised Representative of RI Advice Group Pty Ltd.

Authorised Representative Number: 378292
Corporate Authorised Representative Number: 283913
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About Ryan

Ryan has worked in the financial services industry since 2007, gaining valuable experience across a wide range of advice areas with several well-respected firms. Ryan holds an Advanced Diploma of Financial Services (Financial Planning) as well as degrees in Finance and Law from the University of Newcastle.

Ryan is committed to continually enhancing his knowledge in a fast-changing industry to ensure the very best outcomes for his clients. Ryan believes that our clients are at the centre of what we do and it's extremely important to know what their goals and dreams are so we can build a tailored financial plan. We are honest with our clients about what they can and can't achieve and we regularly review to ensure they are on track.

The business is based on referrals from satisfied clients who want their friends and colleagues to enjoy the same level of professional service and courtesy they have received.

Qualifications and memberships

- Advanced Diploma of Financial Services (Financial Planning)
- Bachelor of Finance
- Bachelor of Law
- Member of the Association of Financial Advisers

Financial products and services

I am authorised to provide you with general and personal financial advice on the following class and types of products.

- Deposit and payment products
- 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

Services offered

- Personal Insurance
- Superannuation
- Budget and cashflow planning
- Debt management
- Investments, including savings plans
- Retirement planning
- Centrelink/DVA
- Estate planning
- Ownership and structures (eg discretionary and family trusts)
- Portfolio review
- Ongoing advisory services
- Referrals to specialists (eg accountants, solicitors)
- Gearing
- ASX listed investments managed under a model portfolio
- Approved ASX listed investments within the ASX 200
- Aged Care

How I am paid

As the licensee, RI Advice collects all advice fees and commissions. RI Advice then pays the fees and commissions to my Practice as detailed in the FSG under the heading 'How we are paid'. My Practice pays me out of these fees and commissions based on a number of factors such as:

- **Salary** – based on my experience and qualifications.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Commissions** – as outlined in the FSG under 'How we are paid', the Practice may receive commissions from a product provider when implementing certain product/s for you.

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. Your options to pay for our services can include fee for service, commission, 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 balance of your investment.

Commissions: Some product providers pay commissions to RI Advice. The amount of commissions received will depend upon the type of product and the premium paid.

Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', Newcastle & Lower Hunter also has the following arrangements:

Referrals from a third party

We have arrangements in place to pay a referral fee, commission, or other benefit to certain third parties when they refer new clients to us. Our current arrangements for referrals from a third party are set out in the table below and specific details of any benefit we provide in relation to our advice to you will be included in the advice documentation we provide to you.

Table - Details of arrangements for referrals from a third party:

Referral Partners	<ul style="list-style-type: none"> • Acumon Pty Ltd • Element Accountants & Advisors Pty Ltd • Palfreyman Consulting Pty Ltd • PLH Accountants Pty Ltd
Payment we provide	\$750 + GST flat fee
Example	<p>\$750 + GST flat fee on any upfront revenue (only) actually received by the Practice in respect of financial products or financial services arranged for Clients by the Licensee.</p> <p>No amounts are payable on any ongoing revenue actually received by the Practice in respect of financial products arranged for Clients by the Licensee.</p> <p>No amounts are payable on consultation fees or stockbroking and mortgage revenue unless otherwise agreed in writing between the parties.</p>

Referrals to a third party

We have referral arrangements in place with third party providers. If we refer you to one of these providers we may receive a payment, fee, commission or other benefit from those providers.

Details of these arrangements are set out in the table below and specific details of any referral payments we may receive will be provided in our advice documents to you. Alternatively, you can request further details about our referral arrangements prior to us providing you with financial advice.

Table - Details of referral arrangements in place:

Name of referral partner	Ilsa Holdings Pty Ltd trading as InFront Finance
Services	Assistance with credit products and services
Payment we will receive	N/A
Example	N/A

Name of referral partner	Lydian Financial Services Pty Ltd
Services	Finance Brokering Services
Payment we will receive	20% upfront and ongoing commission
Example	\$500 000 loan, we would receive upfront revenue of \$600 + GST and ongoing revenue of \$150 + GST pa.

Name of referral partner	Regional Australia Bank Ltd
Services	Assistance with credit products and services
Payment we will receive	0.55% (inc GST) of upfront revenue
Example	The Upfront Commission is payable on any referral from the Referrer for any Professional Service which results in an application being approved and funded by Regional Australia Bank. Loan funding of \$550,000, upfront commission of 0.55% = \$3,025 (inc GST)

Name of referral partner	CoverU Pty Ltd trading as Country 2 Coast Finance
Services	Assistance with credit products and services
Payment we will receive	50% of upfront revenue
Example	Upfront revenue is 2% - 3% of the loan amount. Loan of \$50 000 at 3% = upfront revenue of \$1,500 50% x \$1,500 = \$750 received

Please note that RI Advice Group Pty Ltd is not responsible for the advice and services provided by these providers.

Privacy Notification

Your personal information will be handled in accordance with our privacy policy, which is located on our website. We will generally collect personal information directly from you. We may collect personal information about you from a third party if we believe you have authorised that third party to provide the information to us.

The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identity and the source of any funds.

We provide financial services under the Australian Financial Services License of RI Advice Group Pty Ltd. RI Advice Group Pty Ltd monitors our compliance with the law and provides us with a range of support services, including the financial planning software we use. As a consequence, RI Advice Group Pty Ltd has access to your personal information and may use that information to facilitate the provision of financial services to you and to ensure we are complying with our obligations.

We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

In order to keep our costs competitive, our Practice uses specialist business support resources that are located in the following countries: Sri Lanka, 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.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

My contact details

A: 43 Elgin Street, MAITLAND NSW 2320
Suite 5, Level 2, 10 Bradford Close,
KOTARA NSW 2289
P: 02 4933 0100 & 02 4929 7433
E: ryan.muir@rilowerhunter.com.au