Adviser Profile

RETIREINVEST Retirement Advice Specialists

RI advice Retirement Advice Specialists

Marco Pandini
Adv Dip FP

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

Authorised Representative Number:	1242234
Corporate Authorised Representative Number:	363958
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Marco Pandini is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Marco Pandini is employed by RI Darwin 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 Marco Pandini, 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 1997 (17 years overseas and 7 years in Australia) and I have accumulated a broad range of skills and experience. My background includes prior positions as an investment consultant and trader on financial markets for a primary banking institution in Italy. I have attained both a Diploma of Financial Planning in 2015 and an Advanced Diploma of Financial Planning in 2016 with Kaplan. I am currently on track to complete a Graduate Diploma in Stockbroking and Financial Advising with Western Sydney University which will allow me to meet the new FASEA education standard. These qualifications, experience and my personable approach to properly understand client's individual needs, concerns and objectives makes me well equipped to help clients to achieve their financial and lifestyle 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)

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.

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.

Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', RI Darwin Pty Ltd also has the following arrangement:

Moore Australia (Darwin) or North Australian Insurance Brokers - if you are referred to RetireInvest Darwin by Moore Australia (Darwin) or North Australian Insurance Brokers, payment will be made to Moore Australia (Darwin) or North Australian Insurance Brokers. The referral fee will be calculated with reference to a 20% share of any risk commission paid by the insurance provider based on your premium payable, or advice fee you pay to RetireInvest Darwin. The full details of the referral fee will be provided in your advice document.

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: 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	Carpentaria House Level 3, 13 Cavenagh Street DARWIN NT 0800
Phone	(08) 8941 7599

Address	GPO Box 554 DARWIN NT 0801