Adviser Profile

RETIREINVEST
Retirement Advice Specialists

RI advice
Retirement Advice Specialists

William Ha

B. Bus, Dip FP, AFP®, SMSF, FASEA Qualified

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

Authorised Representative Number:	1001009
Corporate Authorised Representative Number:	1277994
Adviser profile issue date:	31/7/2022
Version:	6.3

William Ha is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. William Ha is proprietor of Breakthrough Wealth Solutions 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 William Ha, or one of my colleagues, who is also an Authorised Representative of RI Advice Group.

Qualifications and experience

I am the sole proprietor of RI Bankstown and Miranda and hold a Bachelor of Business Degree and Diploma of Financial Planning with over 25 years experience in the financial services industry having worked in various large financial institutions in Australia and abroad.

I am an active member of the FPA (Financial Planning Association of Australia) and I am FASEA accredited.

I am passionate about getting to know my clients and continuing this relationship to ensure your financial needs and goals align with changing requirements as you transition through life and your own personal financial journey.

I have the expertise, the experience and the resources to help you grow, protect and enjoy your wealth.

I pride myself on having a strong history of long-term adviser/client relationships and ensure my clients feel empowered to call on me at any time for updated financial advice.

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

- **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 percentage of funds invested (excluding borrowed funds).
- A fixed dollar amount.
- 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.

Important relationships

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

If you are referred to Breakthrough Wealth Solutions Pty Ltd by Property Investment Agents Pty Ltd, TMS Tax Accounting and Financial Services or Dot Financial Pty Ltd, payment will be made to Property Investment Agents Pty Ltd, TMS Tax Accounting and Financial Services or Dot Financial Pty Ltd. The referral fee will be calculated with reference to a percentage of the upfront advice fee and the full details of the referral fee will be provided in your advice document. The referral fee is only payable in the event that you obtain personal advice from Breakthrough Wealth Solutions Pty Ltd.

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, 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.

My contact details

Address	Level 1 15 Bankstown City Plaza Bankstown NSW 2200 Australia
Phone	0420 991 881

Address	Level 4, 29 Kiora Road Miranda NSW 2228 Australia
Phone	0420 991 881