RETIREINVEST
Retirement Advice Specialists

RI advice
Retirement Advice Specialists

Adviser Profile

Peter McCormick
CFP® DipFP, FPA Member, Justice of the Peace

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

Authorised Representative Number:	1004118
Corporate Authorised Representative Number:	1277994
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Peter McCormick is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Peter McCormick is employed by 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 Peter McCormick, or one of my colleagues, who is also an Authorised Representative of RI Advice Group.

Qualifications and experience

I have over 38 years experience in the Financial Services industry and have been a Financial Adviser since 1994.

I have a Diploma in Financial Planning. I am a Certified Financial Planner (CFP) and a member of the Financial Planning Association of Australia.

I work first and foremost with my clients to engage in deep conversations to uncover their true goals and objectives. I use an Objective Based Advice process to establish long term relationships and apply strategies to deliver on their objectives that are in their best interest.

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
- 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

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 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: 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: Sri Lanka and 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	First Floor, Suite 4, 15 Bankstown City Plaza BANKSTOWN NSW 2200 Australia
Phone	0416 099 654
Address	Level 4, 29 Kiora Road Miranda NSW 2228 Australia
Phone	0416 099 654
Address	Deloitte Building Level 15, 60 Station St Parramatta NSW 2150 Australia
Phone	0416 099 654