

Adviser Profile



Murray Wynne

Dip F.S. (FP)

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

Authorised Representative Number:	239290
Corporate Authorised Representative Number:	1287587
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Murray Wynne is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Murray Wynne is proprietor of RI Northern NSW Pty Ltd trading as Wynne Partners which is a Corporate Authorised Representative of RI Advice Group.

Qualifications and experience

Diploma of Financial Services (Financial Planning)
More than 30 years specialising in personal risk insurance advice.

Member of the Association of Financial Advisers

Registered with Tax Practitioners Board

Services offered

I am authorised to provide advice in the following areas:

- Personal insurance
- Referrals to specialists (eg accountants, solicitors)
- Ongoing advisory services
- Business insurance
- Life and Total & Permanent Disability Insurance
- Insurance in Superannuation
- Income Protection and Business Expense Insurance
- Trauma/Critical Illness Insurance
- Estate Planning

Products offered

I am authorised to deal in the following products:

- Life investment or life risk products (including Life Products under Super)

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.

Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', RI Northern NSW Pty Ltd trading as Wynne Partners also has the following arrangement:

If you are referred to Wynne Partners by Brandi & Co. payment of 30% of any commission received by our practice will be made to Brandi & Co.

My contact details

Address	Shop E2, The Promenade, 321 Harbour Drive Coffs Harbour NSW 2450 Australia
Phone	02 6656 2356