

Adviser Profile

John Flanagan
DipFP, CFP®

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John Flanagan is an Authorised Representative of RI Advice Group Pty Ltd ABN 23 001 774 125, AFSL 238429. John is a Proprietor of CMS Financial Planning Pty Ltd which is a Principal Authorised Representative of RI Advice Group Pty Ltd. The Principal Authorised Representative Number for CMS Financial Planning Pty Ltd is 325424.

Note: The Adviser Profile forms an essential part of the Financial Services Guide. Your Financial Services Guide is not complete without it.

Educational qualifications and experience

I am one of the founding partners of CMS Financial Planning with over 31 years experience in the financial service industry. I was a senior financial adviser with one of the major banks from 1996 until the founding of CMS Financial Planning in 2008.

I hold the internationally recognised Certified Financial Planner™ or CFP® qualification I have completed a Diploma of Financial Planning. I am also a member of the Financial Planning Association of Australia and Self-Managed Super Fund Professionals Association of Australia (SPAA). With these qualifications and experience, I am well qualified to help clients to achieve their financial goals.

Products offered

I am authorised to provide financial product advice to my clients and deal in:

- 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

Services offered

The services I am able to offer to my clients are:

- Financial planning
- Investment strategies
- Superannuation strategies, including self managed superannuation funds
- Life and disability insurance, including investment life insurance
- Retirement planning advice
- Tax effective investments
- Centrelink benefits advice
- Portfolio review services
- Estate planning
- Ongoing advisory services

Remuneration

I may be remunerated by one or more of the following methods. If any are relevant to the advice provided to you, further details will be set out in your Advice Document.

Fee for service

If you pay a fee for service to RI Advice Group, they may pay a proportion to the Practice as detailed in the FSG under the heading 'Remuneration'. If I receive a proportion of this remuneration I will inform you of the amount at the time I provide you with advice.

Remuneration from product and service providers

Remuneration may be paid to RI Advice Group by product and service providers who in turn may pay a proportion of this to Practices as detailed in the FSG under the heading "Remuneration". If I receive a proportion of this remuneration I will inform you of the amount at the time I provide you with advice.

Salary

I may be paid a salary based on experience and capability.

Bonus

I may be eligible to receive a bonus, based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

Other benefits

I may also receive other benefits, all of which are detailed in the FSG under the heading "Other Benefits".

I am also required to keep an Alternative Remuneration Register that shows any specific payments other than cash which may be received by me from Product Providers. This Register is available at my office for inspection with 7 days notice.

Contact details

If you would like to make an appointment, please contact my office on:

Phone	(08) 8407 1333	Fax	(08) 8407 1301
Address	Level 4, 190 Flinders Street, Adelaide SA 5000		

Client Fees

There are various ways that you may pay for the services that are provided. I will obtain your agreement to the arrangement prior to proceeding.

Fee for Service

A fee for service may be payable for the following services:

- preparation of advice
- initial adviser services
- ongoing adviser services
- ongoing review services

The fee for service may be determined by any of the following:

1. an hourly rate of \$220 – \$550 per hour (including GST) depending on the complexity of your circumstances
2. an agreed fee
3. a percentage of funds under advice of up to 1.1% (including GST) depending on the complexity of your circumstances
4. a combination of any of the above

Remuneration from a product or service provider

Remuneration may be paid to RI Advice Group by product or service providers who, in turn, may pay a proportion of this to Practices as detailed in the FSG under the heading "Remuneration".

A combination of Fee for Service and Remuneration from a Product or Service Provider

A combination of fee for service and remuneration from a product or service provider may be payable.