

# Adviser Profile

## Reinald Daguio

MCom(FP), BEcon, Adv.Dip,FS(FP), AFP®



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

<b>Authorised Representative Number:</b>	1004908
<b>Corporate Authorised Representative Number:</b>	343447
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Reinald Daguio is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Reinald Daguio is employed by Secure Wealth Advisers which is a Corporate Authorised Representative of RI Advice Group.

The financial advice and other services you receive will be provided to you by Reinald Daguio, or one of my colleagues, who is also an Authorised Representative of RI Advice Group.

### Qualifications and experience

Reinald is a Senior Financial Adviser and has extensive experience working within the financial services industry for the past 16 years.

Reinald has completed both undergraduate and post graduate university studies. He holds a Master's Degree in Commerce (Financial Planning), a Bachelor of Economics Degree and an Advanced Diploma of Financial Services (Financial Planning). Reinald is a FASEA equipped professional and is also an Accredited Financial Planner® who works within the highest ethical and professional standards.

Reinald is an advocate for Financial Planning and is passionate about making a positive difference to our clients overall situation as he provides support and guidance from a personal advice perspective. He finds fulfillment with assisting our clients with key decisions that help secure and grow their wealth. Through education, Reinald believes that financial advice is key to help increase financial literacy and lays a foundation to aid clients meet their overall wealth goals and objectives.

### 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
- Gearing
- Centrelink / DVA
- 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
- Standard margin lending facilities

## 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 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.

## My contact details

<b>Address</b>	Level 4, Suite 414, 4 Columbia Ct Baulkham Hills NSW 2153 Australia
<b>Phone</b>	02 8850 5025