

# Adviser Profile



## Roger Sousa

MFinPlan

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>	461575
<b>Corporate Authorised Representative Number:</b>	1285962
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Roger Sousa is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Roger Sousa is proprietor of Aspiram Financial Planning which is a Corporate Authorised Representative of RI Advice Group.

## Qualifications and experience

Seeking professional advice to help achieve your financial goals is an important investment in your future. I am committed to working with you to help you define your goals and design a financial plan to meet your needs.

I hold a degree in Master of Financial Planning and have been helping clients reach their financial goals since 2000. I am a member of the Association of Financial Advisers (AFA).

I established my financial planning practice in February 2015.

I am backed by a team of leading research analysts, I can provide clients access to a range of leading Australian and international fund managers as well as listed investments.

I am committed to building long-term relationships with clients by providing them with appropriate personal advice and professional ongoing service.

## Services offered

I am authorised to provide advice in the following areas:

- Superannuation
- Centrelink / DVA
- Retirement planning
- Aged care
- Investments, including savings plans
- Ownership and structures (e.g. discretionary and family trusts)
- ASX listed investments managed under a model portfolio
- Self-managed superannuation
- Personal insurance
- Portfolio review
- Budget and cash flow planning
- Estate planning
- Debt management
- Ongoing advisory services
- Referrals to specialists (eg accountants, solicitors)
- Approved ASX listed investments within the ASX 200

## 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.

- **Salary** – I may be paid a salary based on my experience and capability.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.

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>	Suite 204 Level 2, 83 Flushcombe Road BLACKTOWN NSW 2145 Australia
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<b>Phone</b>	02 9621 6111
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<b>Address</b>	PO Box 8454 Westpoint Blacktown NSW 2148 Australia
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