

Adviser Profile

Robert Stark
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The Adviser Profile forms an essential part of the combined Financial Services and Credit Guide ("Guide"). The Guide is not complete without it.

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Robert Stark is an Authorised Representative of RI Advice Group Pty Ltd (ABN 23 001 774 125) ("RI Advice Group"). Robert is the Proprietor of Self Managed Retirement Systems Pty Ltd. which is a Corporate Authorised Representative of RI Advice Group. The Authorised Representative Number for Self Managed Retirement Systems is 240331.

Educational qualifications and experience

I joined the financial services industry in 1970 initially in Estate Planning until 1987, when I became involved in SMSF strategies. In 1992 Self Managed Retirement Systems Pty Ltd (SMRS) was established to provide compliance and strategic advice to SMSF Trustees, particularly in the area of in-specie transfers of business real property to SMSF's.

In September 2002, I completed a Diploma of Financial Planning and hold the internationally recognised Certified Financial Planner™ or CFP[®] qualification. I am member of the Association of Financial Advisers, and a Fellow of Finsia (Financial Services Institute of Australia). SMRS is a Founding Member of SISFA (Small Independent Superannuation Funds Association) and I have been SISFA's WA Director since 1999.

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:

- Superannuation advice, including salary sacrifice and consolidation strategies
- Personal insurance strategies
- Retirement planning advice
- Estate planning advice
- Advice on ownership and structures eg. discretionary and family trusts; strategies and compliance to SMSF Trustees
- Portfolio review services
- Ongoing advisory services
- Referrals to specialists eg. accountants, solicitors

Remuneration

I may be remunerated by one or more of the following methods outlined below. If any remuneration I receive relates to the advice I have provided to you, then 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 will pay 100% of these fees to my Practice as detailed in The Guide under the heading 'How we are paid'. I will disclose, at the time I provide you advice, the amounts that RI Advice Group, the Practice and I may each receive as a result of providing a financial service to you.

Remuneration from product and service providers

RI Advice Group may receive remuneration from product and service providers who in turn may pay a proportion of this to Practices as detailed in The Guide under the heading 'How we are paid'. I will disclose, at the time I provide you advice, the amounts that RI Advice Group, the Practice and I may each receive (if any) as a result of providing a financial service to you.

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 Guide under the headings 'How we are paid' and 'What else you need to know'.

Contact details

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

Phone	(08) 9381 4444	Fax	(08) 9380 4051
Address	127 Cambridge St, West Leederville WA 6007		

Client Fees

There are various ways that you may pay for the services that are provided. They are:

Fee for Service

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

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

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

1. an hourly rate of \$286 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. SMSF fees are agreed on the estimated work involved and can be adjusted with the Trustees agreement in writing.
5. a combination of any of the above

Remuneration from a product or service provider

As outlined above, at the time I provide you with advice I will disclose any remuneration that RI Advice Group, the Practice and I may each receive from product or service providers as a result of providing a financial service to you.

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

A combination of fee for service and remuneration from a product or service provider may be payable. This will be disclosed to you at the time I provide you with advice.

I will obtain your agreement to the arrangement prior to proceeding.