



Daniel Fogden

B.Com, LLB, CFP®

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

Authorised Representative Number: 1239852

Adviser profile issue date: 6/7/2021

Version: 6.1

Daniel Fogden is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429.

Qualifications and experience

Daniel is an experienced and well-educated financial adviser with a 'client first' philosophy. Daniel understands that each client situation is unique and can present its own opportunities and challenges.

Daniel has achieved the following academic qualifications:

- * Certified Financial Adviser with the Financial Planning Association
- * Bachelor of Commerce (Financial Planning)
- * Bachelor of Laws
- * Graduate Diploma of Legal Practice

Although not practicing, Daniel is an admitted Solicitor, a credential that allows Daniel to look at a financial situation from a number of perspectives, ultimately leading to better client outcomes.

With over 9 years of experience in the financial services industry and a broad education, Daniel is well placed to meet the needs of a variety of clients from young families to small business owners and those planning for retirement.

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)
- Personal insurance
- Portfolio review
- Budget and cash flow planning
- Estate planning
- Debt management
- Ongoing advisory services
- Gearing
- Referrals to specialists (eg accountants, solicitors)

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)
- 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.

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

Address	Suite 5, Level 5, 3-5 Stapleton Avenue Sutherland NSW 2232 Australia
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Phone	02 9542 4814
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Address	PO Box 885 Sutherland NSW 1499
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