

# Adviser Profile



## Mark Muszynski

BSurv, DipFP, AFP®, JP

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>	263988
<b>Corporate Authorised Representative Number:</b>	128 7587
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Mark Muszynski is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Mark Muszynski is proprietor of RI Northern NSW Pty Ltd trading as RetireInvest Northern Rivers which is a Corporate Authorised Representative of RI Advice Group.

## Qualifications and experience

Mark Muszynski has worked in the financial services industry since 1985 and as a financial planner since 2000.

Prior to becoming a financial planner Mark worked for ANZ Bank in their Treasury Department dealing in both the Australian and overseas investment markets.

Mark Holds a Diploma of Financial Planning from Deakin University and is an Associate of the Financial Planning Association of Australia (FPA).

Additionally, Mark has extensive knowledge of pre-retirement and retirement strategies and how to maximise Centrelink entitlements and minimise personal taxes and any potential estate taxes.

As an Authorised Representative of RetireInvest, Mark is able to assist clients in the area of:

Tax-effective investment strategies  
Superannuation strategies  
Retirement planning  
Centrelink entitlements  
Salary packaging  
Estate planning

Backed by a team of leading research analysts clients have access to a range of leading Australian and international fund managers as well as listed investments. Mark is committed to building long-term relationships with clients by providing them with appropriate professional advice and personal ongoing service.

On his time off, Mark enjoys surfing, fishing and spending time with his family and friends. He is also involved in local community services and activities.

## Services offered

I am authorised to provide advice in the following areas:

- Superannuation
- Centrelink / DVA
- Retirement planning
- Investments, including savings plans
- Ownership and structures (e.g. discretionary and family trusts)
- ASX listed investments managed under a model portfolio
- Personal insurance
- Portfolio review
- Budget and cash flow planning
- Estate planning
- Debt management
- Ongoing advisory services
- Gearing
- 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.

- **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 payment options may include a fee for service, commissions, or a combination of both.

**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:** Some product providers pay commissions to RI Advice Group. The amount of commissions received will depend upon the type of product and the amount invested or premium paid.

If we receive commissions as a result of recommending a product to you, we may reduce our fee for service.

In the event that we reduce our fee for service in this manner and you decide not to proceed with our recommendations, or if your insurance policies are cancelled within the first 2 years of acceptance (in which case the insurer claims back all or some of the commission paid to us), we may invoice you directly for the cost of our service.

## Additional privacy disclosure – our business partners

In order to keep our costs competitive, our practice uses specialist business support resources that are located in the following country/countries: Sri Lanka

The organisation/s we have contracted to support our business have confirmed to us they will adhere to the Australian Privacy Principles when dealing with your personal information. They will not contact you or share your information with any other party unless they have your express approval.

## My contact details

<b>Address</b>	Level 1 Lismore Arcade 106 Molesworth Street LISMORE NSW 2480 Australia
<b>Phone</b>	02 6622 0353