

Adviser Profile



Scott McCaig

GradDipFinPlan, AFP®

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

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Scott McCaig is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Scott McCaig is employed by Ghea Management Pty Ltd trading as Personal Wealth Solutions which is a Corporate Authorised Representative of RI Advice Group.

Qualifications and experience

I have worked in the financial services industry since 1990. I joined RI Advice Group in January 2005 and commenced as a financial adviser in July 2005.

Prior to joining RI Advice Group I held various senior management positions in the financial services industry. In 2000 I made the transition into Financial Planning, specialising in Retirement Planning and Investment Advice.

Additionally, I have attained the Graduate Diploma of Financial Planning and continue to fulfil the ongoing Professional Development education requirements set by the Australian Securities and Investments Commission.

With these qualifications and extensive experience, I am well qualified to help clients achieve their financial goals.

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)
- 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)
- Business insurance
- 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.
- **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

Address	Level 1 / 72 Goondoon Street GLADSTONE QLD 4680 Australia
Phone	(07) 4978 6197
Address	143 Bourbong Street BUNDABERG QLD 4670 Australia
Phone	(07) 4152 3340
Address	PO Box 5536 Gladstone QLD 4680 Australia
Phone	(07) 4978 6197