

Adviser Profile



Koreen Govender

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

Authorised Representative Number:	466246
Corporate Authorised Representative Number:	1285962
Adviser profile issue date:	15/4/2021
Version:	6.1

Koreen Govender is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Koreen Govender is employed by Aspiram Financial Planning which is a Corporate Authorised Representative of RI Advice Group.

Qualifications and experience

Koreen has over 10 years' experience in financial services, is passionate and committed to providing quality personalised advice to clients.

She holds an Advanced Diploma of Financial Services(Financial Planning) and is currently completing a Masters in Financial Planning and is a member of the Association of Financial Advisers (AFA), and has met the FASEA exam standard in accordance with Section 921B of the Corporations Act 2001.

Koreen has strong technical knowledge in investments, superannuation, insurance, and is able to tailor advice specific to a client's individual circumstance, place them in a better position whilst achieving their financial goals.

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
- 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)

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 204 Level 2, 83 Flushcombe Road BLACKTOWN NSW 2148 Australia
----------------	--

Phone	02 9621 6111
--------------	--------------

Address	PO Box 8454 Westpoint, Blacktown NSW 2148 Australia
----------------	---