

Adviser Profile

Vanessa Di Cola
B. App Fin, B Mgmt, Dip. FP

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

Authorised Representative Number: 1260651
Corporate Authorised Representative Number: 1261892
Adviser profile issue date: 6/9/2018
Version: 4.1

Vanessa Di Cola is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Vanessa Di Cola is employed by Moore Wealth Advisers which is a Corporate Authorised Representative of RI Advice Group.

The financial advice and other services you receive will be provided to you by Vanessa Di Cola, or one of my colleagues, who is also an Authorised Representative of RI Advice Group.

Qualifications and experience

Vanessa has been a practicing professional in the financial services industry since 2013. With bachelor degrees in both Applied Finance and Management, a Diploma of Financial Planning and now in the final stages of completing the Certified Financial Planner (CFP) designation, Vanessa is a highly qualified adviser.

Having commenced her career within advice operations and compliance, Vanessa has developed a comprehensive understanding and unique insight into the legislations governing the financial services industry. Coupled with her experience as a Senior Paraplanner and Authorised Representative Vanessa works with a wide range of clients to achieve strategic, holistic and objective driven financial planning solutions.

Vanessa believes that good financial advice needs to be tailored to individual needs and adaptable to change with clients throughout their personal, business & financial lifecycle. Based on her experience in working with clients of all demographics, she is of the firm belief that financial planning should be incorporated into an individuals financial journey as early as possible, to ensure their financial foundations are established with a clear direction as to what their objectives are and how they will be achieved.

Services offered

I am authorised to provide advice in the following areas:

- Superannuation
- Retirement planning
- Investments, including savings plans
- Personal insurance
- Budget and cash flow planning
- Debt management
- Centrelink / DVA
- Ownership and structures (e.g. discretionary and family trusts)
- Portfolio review
- Estate planning
- Ongoing advisory services
- Referrals to specialists (eg accountants, solicitors)

Products offered

I am authorised to deal in the following products:

- 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

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

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Phone	08 8465 2050