

Adviser Profile

Trent Mills

B.Acc, Dip.FP , Dip FS



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

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Corporate Authorised Representative Number:	1261892
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Trent Mills is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Trent Mills is proprietor of 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 Trent Mills, or one of my colleagues, who is also an Authorised Representative of RI Advice Group.

Qualifications and experience

As a practicing accountant and trusted business advisor for over 20 years Trent's multidisciplinary approach to financial advice considers a client's professional life, taxation strategy and wealth management objectives when creating a successful financial plan.

Trent's extensive work as a practising accountant and business advisor has taught him that building strong relationships with his clients, is the fundamental role of an Adviser and extends to so much more than financial advice alone. To this end Trent is acutely aware of the flexibility required in the investment planning process as people's lives and situations change. He understands the balance between meeting today's objectives with the longer-term objectives of ensuring that clients are financially secure in their professional business life through to retirement, with solid tax strategy, succession and estate plans in place.

Trent's is a member of CPA Australia and holds a Bachelor of Accountancy, Diploma of Financial Planning and Diploma of Financial Services

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)
- Self-managed superannuation
- 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.
- **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 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	180 Flinders Street Adelaide SA 5000 Australia
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Phone	08 8465 2050
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Address	GPO Box 1171 Adelaide SA 5000 Australia
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Phone	08 8224 3300
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