

Adviser Profile

Simon Hodges

MCom (USyd), BEcon (UNE), Dip FP, CFP®



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

Authorised Representative Number:	263819
Corporate Authorised Representative Number:	343447
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Simon Hodges is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Simon Hodges is proprietor of Secure 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 Simon Hodges, or one of my colleagues, who is also an Authorised Representative of RI Advice Group.

Qualifications and experience

Simon is our Senior Financial Adviser and has extensive experience in the financial planning industry over the past 20 years.

He has a Master's Degree in Commerce (majoring in Banking and Finance), a Bachelor of Economics Degree and a Diploma of Financial Planning. He also holds the internationally recognised Certified Financial Planner qualification that means you have assurance that he works to the highest professional and ethical standards.

Simon's integrity, along with his personal approach and guidance he offers to our clients is widely acknowledged.

Simon has developed collaborative relationships and partnerships with key providers in the investment and insurance world, industry experts and market specialists, ensuring the highest levels of compliance and understanding of increasingly complex regulations and legislation.

Services offered

I am authorised to provide advice in the following areas:

- Superannuation
- Retirement planning
- Investments, including savings plans
- Approved ASX listed investments within the ASX 200
- Personal insurance
- Budget and cash flow planning
- Debt management
- Gearing
- Business insurance
- Centrelink / DVA
- Aged care
- 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
- Standard margin lending facilities

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.

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

Address	Secure Wealth Advisers, Level 4, Suite 414, 4 Columbia Court, BAULKHAM HILLS NSW 2153
Phone	(02) 8850 5025