



Ravi Moolchandani

MAcc, 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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Ravi Moolchandani is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Ravi Moolchandani is proprietor of Radiance Wealth Pty Ltd which is a Corporate Authorised Representative of RI Advice Group.

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

Qualifications and experience

I am a Director and Principal Financial Adviser at Radiance Wealth Pty Ltd with extensive experience in the banking and financial services sectors.

Throughout the last 14 years, my banking career has gone from strength to strength as I have built a firm foundation and a successful career in many different roles with one of Australia's largest banks. One of the keys to my success has been maintaining the highest level of education and standards. I have successfully completed a master's degree in professional accounting to a high standard, along with additional studies in financial planning. This has proved to be essential for providing sound financial advice to clients. I am also a voting member of the Financial Planning Association of Australia.

When providing financial advice to clients I realise that everyone has a unique goal for building and securing their wealth and I know the journey can be both challenging and exhausting. In my role at Radiance Wealth I pride myself in understanding the clients' goals and regularly review all personalised plans. Balancing one's wealth is of the utmost importance, as it determines how and what we spend today and save for tomorrow. I believe that appropriate financial management earlier in life sets the foundation for a comfortable retirement.

Outside of work, I enjoy spending time with my family & friends, whilst also playing sports.

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)
- Approved ASX listed investments within the ASX 200
- Self-managed superannuation
- Personal insurance
- Portfolio review
- Budget and cash flow planning
- Estate planning
- Debt management
- Ongoing advisory services
- Gearing
- 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)
- 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.

- **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 payment options may include a fee for service, commissions, or a combination of both.

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: Some product providers pay commissions to RI Advice Group. The amount of commissions received will depend upon the type of product and the amount invested or premium paid.

If we receive commissions as a result of recommending a product to you, we may reduce our fee for service.

In the event that we reduce our fee for service in this manner and you decide not to proceed with our recommendations, or if your insurance policies are cancelled within the first 2 years of acceptance (in which case the insurer claims back all or some of the commission paid to us), we may invoice you directly for the cost of our service.

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

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