



Satinder Singh

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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Corporate Authorised Representative Number:	1282408
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Satinder Singh is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Satinder Singh 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 Satinder Singh, or one of my colleagues, who is also an Authorised Representative of RI Advice Group.

Qualifications and experience

I am a Director and Financial Adviser at Radiance Wealth, I have gained extensive experience over the last 7 years working in the banking and financial services industry. I have built a strong and robust foundation for offering strategic financial advice to my clients.

In my role as a highly qualified, strategic, financial planning expert, I am passionate about educating my clients on financial literacy. This helps them make smart choices regarding their financial wellbeing and empowering them towards a brighter future. I work diligently with my clients to understand their needs and use a collaborative approach to achieving their goals. I believe that sound, professional advice enables clients to make educated decisions while knowing that there is an expert at hand to guide them through a successful financial journey.

I have completed my Graduate Certificate in Financial Planning along with a Diploma in Financial Planning to the highest of standards and I am now on track to complete a Master's Degree in Financial Planning. I am also a voting member of the Financial Planning Association of Australia.

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
- 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.

- **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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