Adviser Profile

Private Wealth PLANNING

Howard Hughes

B Bus. DFP, CFP, JP

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

Authorised Representative Number:	249277
Corporate Authorised Representative Number:	427815
Adviser profile issue date:	6/5/2021
Version:	6.1

Howard Hughes is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Howard Hughes is employed by Private Wealth Planning 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 Howard Hughes, or one of my colleagues, who is also an Authorised Representative of RI Advice Group.

Qualifications and experience

Howard has over 30 years experience working in the Financial Services industry and in particular 24 years in the Financial Planning industry.

Howard is a Certified Financial Planner which is the highest professional designation in financial planning, and holds a Bachelor of Business-Accountancy degree and a Diploma in Financial Planning. Howard is a member of the Financial Planning Association of Australia and is a Justice of the Peace (qualified).

Howard enjoys nothing more than developing strategies to assist his clients set and achieve their financial and lifestyle goals.

Howard believes in keeping fit and achieves this by regular gym sessions, water skiing and snowboarding. Howard enjoys collecting fine red wine, travel and spending quality time with his family.

Services offered

I am authorised to provide advice in the following areas:

- Superannuation
- Centrelink / DVA
- Retirement planning
- Investments, including savings plans
- Ownership and structures (e.g. discretionary and family trusts)
- ASX listed investments managed under a model portfolio
- 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)
- Business insurance

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

Adviser Profile

Private Wealth PLANNING

Nicola Weber

MBA, AFP®, Adv Dip FS (FP)

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Authorised Representative Number:	297753
Corporate Authorised Representative Number:	427815
Adviser profile issue date:	6/5/2021
Version:	6.1

Nicola Weber is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Nicola Weber is employed by Private Wealth Planning 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 Nicola Weber, or one of my colleagues, who is also an Authorised Representative of RI Advice Group.

Qualifications and experience

Nicky has been in the Financial Services Industry for 30 years, she has been in financial planning for 17 years and holds an Advanced Diploma in Financial Services (Financial Planning). Nicky has recently completed a Master of Business Administration (MBA) with Griffith University. Nicky is also a member of the Financial Planning Association and SMSF Professionals' Association of Australia (SPAA).

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)
- ASX listed investments managed under a model portfolio
- 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)
- Business insurance

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