Adviser Profile

Robert Mehew

CFP®, DipFP, JP, SMSF

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

Authorised Representative Number:	1004985
Corporate Authorised Representative Number:	1263092
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Robert Mehew is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Robert Mehew is proprietor of H.A.M Financial Services which is a Corporate Authorised Representative of RI Advice Group.

Qualifications and experience

I have worked in the Financial Services Industry since March 2001 and commenced as a Financial Adviser in June 2002 where I have worked with various major Financial Institutions before commencing my own practice H.A.M Financial Services Pty Limited with RI Advice Group as my licencee in May 2018.

I completed my Diploma in Financial Planning and in addition I hold the internationally recognised Certified Financial Planner or CFP qualification.

With these qualifications and experience, I am well qualified to help clients achieve their financial goals

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)
- 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

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.
- **Other** – I may also receive other benefits such as client fees and commissions, all of which are outlined in the FSG (see next section), or will be disclosed in the advice document at the time of providing advice.

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 percentage of funds invested (excluding borrowed funds).
- A fixed dollar amount.
- 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.

Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', H.A.M Financial Services also has the following arrangement:

If you are referred to H.A.M Financial Services Pty Ltd by Greater West Home Loans T/A RAMS Home Loans Penrith, payment will be made to Greater West Home Loans T/A RAMS Home Loans Penrith.

The referral fee will be calculated with reference to a percentage of the Advice Fee you are charged by H.A.M Financial Services Pty Ltd and the full details of the referral fee will be provided in your advice document.

The referral fee is payable in the event that you obtain personal advice from H.A.M Financial Services Pty Ltd.

My contact details

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