

Adviser Profile

Grant Lange

CFP®, Dip FP, FSSA™

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

Authorised Representative Number:	236680
Corporate Authorised Representative Number:	385332
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Grant Lange is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Grant Lange is proprietor of Lange Financial Services Pty Ltd as The Trustee for The Lange Family Trust trading as RI Advice Parkside which is a Corporate Authorised Representative of RI Advice Group.

Qualifications and experience

Grant has been Principal of his financial planning Practice for more than 30 years.

He is a Certified Financial Planner (CFP®), an inaugural inductee to the status of Fellow of the Self Managed Super Fund Association (FSSA™), a member of the Financial Planning Association of Australia (FPA) and holds a Diploma of Financial Planning.

Grant's professional philosophy and strong work ethic drives the Practice to provide exceptional personal service. He believes financial planning is about helping people increase the probability of achieving their financial objectives and to make smart and informed decisions about money.

Incorporating specialized technical advice, effective strategic planning and the financial guidance, education and assistance of its clients, the development and maintenance of the Practice's solid, long-term client relationships is of primary importance and focus.

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
- Approved ASX listed investments within the ASX 200
- Personal Risk Insurance, both inside and outside superannuation

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.

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.

Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', Lange Financial Services Pty Ltd as The Trustee for The Lange Family Trust trading as RI Advice Parkside also has the following arrangement:

If you are referred to RI Advice Parkside by Bluestone Accountants & Business Advisers or Worrell & Co Accountants (the Referrer), payment will be made to (the Referrer). The referral fee will be calculated with reference to the complexity of the advice and/or the size of your portfolio 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 RI Advice Parkside.

My contact details

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