

Adviser Profile

Avril Cross
Dip FP, B.Sc.



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: 289570
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Avril Cross is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Avril Cross is employed by Benchmark Consultants which is a Corporate Authorised Representative of RI Advice Group.

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

Qualifications and experience

Diploma of Financial Planning.
Bachelor of Science.

Avril Cross has been employed by Benchmark Consultants since 2011.

Services offered

I am authorised to provide advice in the following areas:

- Superannuation
- Retirement planning
- Investments, including savings plans
- Personal insurance
- Budget and cash flow planning
- Debt management
- Centrelink / DVA
- Ownership and structures (e.g. discretionary and family trusts)
- Portfolio review
- Estate planning
- Ongoing advisory services
- Referrals to specialists (eg accountants, solicitors)

Products offered

I am authorised to deal in the following products:

- Deposit and payment products
- Derivatives
- Life investment or life risk products
- Interests in managed investment schemes, including investor directed portfolio services (IDPS)
- Retirement savings accounts
- Securities
- Superannuation

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.

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 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: I do not receive commissions.

My contact details

Address	Suite 2, 16 Mead Street (Barber House) Kalamunda WA 6076 Australia
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Phone	08 9293 2922
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Address	PO Box 944 Kalamunda WA 6076 Australia
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Phone	
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