Adviser Profile

Natalie Flaskas

MAppF, BCom(Econ and FinPlan)

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

Authorised Representative Number:	1003875
Corporate Authorised Representative Number:	1278286
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Natalie Flaskas is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Natalie Flaskas is employed by Atlas Wealth Advisory Pty Ltd which is a Corporate Authorised Representative of RI Advice Group.

Qualifications and experience

Natalie has over 17 years of experience in financial planning and banking. She has completed her Masters in Applied Finance and holds a Bachelor of Commerce majoring in Financial Planning and Economics through the University of Wollongong. Natalie is a member of the Financial Planning Association.
Natalie is passionate about helping people enhance their financial position with affordable and effective financial advice no matter what stage of life they are at. Natalie is a strong believer that great advice today makes for an even better tomorrow. Outside of work Natalie enjoys spending time with family and friends and visiting new countries.

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)
- 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.

- **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.

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.

My contact details

Address	Level 4, 29 Kiora Road Inspire Cowork Miranda NSW 2228 Australia
Phone	0421438480