Financial Adviser Profile

Overview

Ryan Love is Director and founder of Apex Partners Pty Ltd **('Apex Partners').**

Ryan has worked in financial markets since 1996 and held senior positions in the funds management and investment banking sector (including roles with Rothschild and KBC Bank N.V.), before establishing Apex Partners in 2008.

Ryan draws from over 15 years financial markets experience to develop a financial strategy for his clients that is tailored to their needs, maximises their wealth creation potential, and provides them with the financial security and stability they desire.

Areas of Specialisation

Ryan can provide comprehensive advice on an array of financial matters including:

- Creating wealth tax efficiently;
- Investment advice and portfolio management;
- Cash flow management and budgeting;
- Superannuation advice (including SMSFs);
- SMSF compliance and administration;
- Planning for your retirement (including assessing social security eligibility);
- Business succession planning;
- Small business structuring and establishment; and
- Wealth protection and personal insurance strategies.

Qualifications

Ryan holds a Bachelor of Business from the University of Technology in Sydney, a Post Graduate Diploma in Financial Services (Financial Planning), and meets the competency requirements under ASIC's Regulatory Guide RG 146.

Ryan is authorised to provide personal financial advice (ASIC Representative Number 277801), as a Director of Apex Partners (Corporate Authorised Representative Number 331195).

Authorisations

Ryan is authorised to provide advice and deal in the following financial products:

- Debentures, Stocks or Bonds issued or proposed to be issued by a Government;
- Securities;
- Deposit & Payment Products;
- Interests in Managed Investment Schemes including Investor Directed Portfolio Services;
- Life Products including Investment Life Insurance Products & Life Risk Insurance Products;
- Retirement Savings Accounts ("RSA") products;
- Superannuation; and
- Standard Margin Lending Facility.

Ryan Love

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The Financial Planning Process

Step 1 – Initial Consultation

As a first step, Ryan will meet with you for around 1 hour to understand your financial and lifestyle goals, as well as your current financial position and investment experience.

When creating a financial plan, Ryan will use your goals to guide the strategies and recommendations. This ensures your financial plan not only compliments your attitude to risk, but also your short, medium and long-term objectives.

Step 2 – Financial Plan Preparation

Following your Initial Consultation, Ryan will provide you with our Client Information Questionnaire. To engage Ryan's services, simply complete and return this document.

It generally takes 2 to 3 weeks for Ryan to review your existing financial position (including expenditure, investments, personal insurances and superannuation) and to prepare the detailed financial modeling and research that forms the basis of your financial plan (otherwise known as a 'Statement of Advice').

With the assessment of your goals, financial needs and current situation complete, Ryan creates a financial plan that will help you achieve your goals and seek to maximise your wealth creation potential.

Step 3 – Advice Presentation Meeting

Ryan will schedule an Advice Presentation Meeting with you at a mutually convenient time.

During this meeting, Ryan will explain all of the strategy recommendations contained in your financial plan, explain if any strategy recommendations were discounted and why, present the financial modeling and projections contained in your financial plan and answer any questions that you may have.

Your Advice Presentation Meeting generally takes at least 1 hour, although this may be longer depending on the complexity of your situation and the number of strategy recommendations.

Step 4 – Implementation

Ryan (and his staff) will arrange the implementation of all recommendations contained in your financial plan.

Wherever possible, we look to save you valuable time and take the hassle out of opening new accounts, transferring funds or arranging insurance policies. We can also deal directly with third party professional services on your behalf such as accountants, lawyers and mortgage brokers.

Step 5 – Ongoing Review

All financial advice requires regular review to ensure that it continues to meet your needs, is up-to-date with any legislative and economic changes, and that your investments are performing in line with expectations.

Ryan provides clients with the opportunity to benefit from an ongoing advice retainer service and portfolio management program (referred to as the 'Apex Portfolio Service') to alleviate the concern of incurring additional one-off advice fees and to ensure that your financial strategy remains on-track.

For further details in relation to the Apex Portfolio Service, please refer to the Client Services Agreement that is available for download from our website

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Apex Partners Fees and Charges

Ryan provides an initial consultation to clients at no cost.

If you engage Ryan to prepare a financial plan, you will usually be charged a one-off dollar based fee. This fee ranges from $550 (including GST) for a basic financial plan to $3,300 (including GST) for more complicated matters ('Statement of Advice Fee').

The Statement of Advice Fee will be confirmed by Ryan during your Initial Consultation and is payable upon the completion of your financial plan. In some circumstances, it may be possible to have your Statement of Advice Fee deducted from superannuation balance.

Ryan provides the option of ongoing reporting and advisory services. You will be notified of the cost involved prior to the commencement of any ongoing services.

In some circumstances, Ryan may agree to work with you on an hourly rate basis. Ryan's current hourly rate is $275 per hour (inclusive of GST), charged in 15-minute intervals.

Apex Partners pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Ryan is a Director of Apex Partners and will receive a salary/benefit from this company.

Other Benefits Adviser May Receive

From time to time Ryan may be invited to social or sporting events and receive the occasional gift such as a bottle of wine or hamper on special occasions. These non-cash benefits will have a value of less than $300.

Ryan maintains a register listing the details of any non-cash benefits between $100 and $300. These invitations and gifts do not influence the advice provided to you. If you would like more information you can request a copy of the register at any time.

Ryan may also be entitled to receive a commission on life insurance products. Any commission received will be disclosed in your Statement of Advice.

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