Financial Adviser Profile

Overview

Si first entered into the financial services industry in early 2013 when he joined one of Australia's largest financial institutions. Having held various positions in both retail banking and wealth management, Si quickly found his passion in Financial Planning.

Today, as a Financial Planner, Si is committed to helping his clients make better financial decisions that will have a positive and long-lasting impact on their lives.

Si takes pride in his unwavering dedication to trust, integrity and accountability and is focused on doing what's right for his clients and acting in their best interest.

Si is a Sub-Authorised Representative of Capchoice Financial Planning Pty Ltd, Corporate Authorised Representative No. 1295078. Authorised Representative No. 1238038.

Qualifications

Si holds a Master of Business (Risk Management), a Bachelor of Commerce (Accounting and Finance), a Bachelor of Economics and meets the competency requirements under ASIC's Regulatory Guide RG 146.

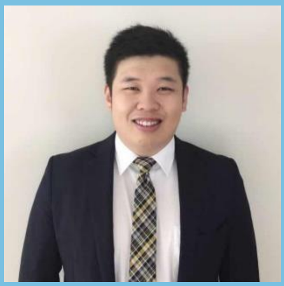
Professional Memberships

Si is an associate member of the Financial Planning Association of Australia (FPA) and abides by their code of professional conduct and ethics.

Authorisations

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

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



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Financial Adviser Profile

Capchoice Financial Planning

Capchoice Financial Planning Fees and Charges

Si will be paid by Financial Planning Advice Fees as described in the Financial Services Guide. The amount of the benefit and how it is calculated will be advised to you during your initial meeting.

Si's fee for the preparation of a Statement of Advice and other Advice documents will vary depending on the complexity involved and the time taken. You will be notified of the costs involved prior to the commencement of any work.

Si 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.

Capchoice Financial Planning pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Si is a Director and Salaried of Capchoice Financial Planning Pty Ltd and will receive a benefit from this company.

Other Benefits Si May Receive

From time to time Si 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. A register listing the details of any non-cash benefits between $100 and $300 is maintained. 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.

Capstone FINANCIAL PLANNING

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