

Financial Adviser Profile

Overview

Greg has previously been an Area Manager of IOOF Building Society Ltd 1987-1997, an Authorised Representative of IOOF Funds Management 1993-1998, Winchcombe Carson Financial Planning 1998-2002 and currently Capstone Financial Planning Pty Ltd.

Greg Smart is a Sub-Authorised Representative of Capstone Financial Services Pty Ltd, Corporate Authorised Representative No. 305345. Authorised Representative No. 224141.

Qualifications

Certificate of Business Studies, Diploma of Financial Planning and Greg meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Greg has Certified Financial Planner status with the Financial Planning Association and abides by their Code of Ethics. Greg is also an Associate member of the Institute of Financial Services.

Authorisations

Greg 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;
- Securities; and
- Standard Margin Lending Facility.



Greg Smart

Capstone Financial Services

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Capstone Financial Services Advice Fees and Charges

Greg may be paid by either Financial Planning Advice Fees and/or Commissions 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.

Greg's fee for the preparation of a Statement of Advice depends on its complexity. You will be notified of the cost involved prior to the commencement of any work if applicable.

Greg also 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.

Capstone Financial Services Pty Ltd pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Greg is a salaried employee of Foxeden Pty Ltd, a wholly owned subsidiary of Capstone Financial Services Pty Ltd.

Other Benefits Greg May Receive

From time to time Greg 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.

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This Adviser Profile has been authorised for distribution by Capstone Financial Planning Pty Ltd. AFSL No. 223135. This Adviser Profile forms part of the Financial Services Guide (FSG) and is to be read in conjunction with the FSG.