Financial Adviser Profile

Overview

Michael has been a Financial Planner and Authorised Representative since 1999 and with Capstone Financial Planning since 2002.

Michael is a Sub-Authorised Representative of Capstone Financial Services Pty Ltd, Corporate Authorised Representative No. 305345. Authorised Representative No. 224140.

Qualifications

- Associate Diploma of Business (Office Administration).
- Diploma of Financial Services (Financial Planning).
- Advanced Diploma of Financial Services (Financial Planning).

Michael meets the competency requirements under ASIC's Regulatory Guide RG146.

Areas of Specialisation

Michael has experience in matters relating to Centrelink and Retirement Planning. He focuses on developing quality financial solutions for each client, and then keeps regular contact to ensure the plans remain relevant to the client.

Professional Memberships

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

Authorisations

Michael 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.

Michael Bond

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Capstone Financial Services Advice Fees and Charges

Michael 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.

Michael'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.

Michael 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. Michael is a salaried employee of Portmark Pty Ltd, a wholly owned subsidiary of Capstone Financial Services Pty Ltd.

Other Benefits Michael May Receive

From time to time Michael 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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