



Financial Adviser Profile

Overview

Rob has over 10 years experience in financial services, in addition to over 25 years experience in the accounting profession.

Rob is a Sub-Authorised Representative of Capstone Financial Services Pty Ltd, Corporate Authorised Representative No. 305345. Authorised Representative No. 336645.

Qualifications

Rob holds Bachelor of Business (B.Bus), a Graduate Diploma in Business Administration and an Advanced Diploma of Financial Services (Financial Planning) and meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Rob is a member of CPA Australia, and abides by their code of professional conduct and ethics.

Authorisations

Rob 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.



Rob Parker

Capstone Financial Services

15 Armstrong Street
South Ballarat VIC 3350

PO Box 558
Ballarat VIC 3353

Phone: 03 5333 3195
Fax: 03 5333 1497

rparker@warwickfs.com.au
www.capstonefp.com.au



Financial Adviser Profile

Capstone Financial Services Advice Fees and Charges

Rob 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.

Rob'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.

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

Other Benefits Rob May Receive

From time to time Rob 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.

Version 4.0



Level 14, 461 Bourke Street
Melbourne Victoria 3000
1300 306 900
www.capstonefp.com.au

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.