



# Financial Adviser Profile

## Overview

Warwick has been in the financial services industry since 1975 and has been an Authorised Representative since 1985. The majority of his experience has been within the IOOF group. In July 2002 he left the IOOF group and has played a major role in the establishment of a privately owned and operated financial planning company, Capstone Financial Planning, where he currently is an Authorised Representative. Warwick is also a Director and major shareholder of Capstone Financial Planning.

Warwick Hawksworth is a Sub-Authorised Representative of Capstone Financial Services Pty Ltd, Corporate Authorised Representative No. 305345. Authorised Representative No. 224133.

## Areas of Specialisation

Warwick has significant 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.

## Qualifications

Warwick holds the designation of Certified Financial Planner (CFP), Certificate of Business Studies – Accounting, is a Registered Tax Agent and meets the competency requirements under ASIC's Regulatory Guide RG 146.

## Professional Memberships

Warwick is a Member of the Financial Planning Association, a Fellow of the Institute of Public Accountants, a Fellow of the Institute of Financial Services and a Member of the National Tax Agents Association and abides by all of their respective codes of professional conduct and ethics.



## Warwick Hawksworth

Capstone Financial Services

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## Authorisations

Warwick 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.

## Capstone Financial Services Advice Fees and Charges

Warwick 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.

Warwick'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.

Warwick 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. Warwick is a Director of Capstone Financial Services Pty Ltd and will receive a salary/benefit from this company.

## Other Benefits Warwick May Receive

From time to time Warwick 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.