

Financial Adviser Profile

Overview

Our business was established by Lee Forde in 2005. With over 26 years experience in the financial services industry, 20 years as a Financial Planner, Forde Financial Planning is here to help you.

Our office is based in Derrimut, but we can travel out to your house or work to see you.

We aim to educate our clients by providing strategies that allow them to take control of their own financial decisions and future.

We build relationships with our clients and their family to ensure the security of each generation's financial well being.

Our objective is for us to give you peace of mind in knowing that you and your loved ones will be okay.

We aim to take away your stress and worries by helping ensure you have sufficient funds for your future.

We provide investment advice in both capital guaranteed investments for your super and non-super monies, as well as market linked capital growth investments.

We can also assist and be your nominee when dealing with Centrelink and advise on Centrelink friendly investments that provide regular income and/or protection against negative market returns.

Lee Forde is a Sub-Authorised Representative of Forde Financial Planning Pty Ltd, Corporate Authorised Representative No. 422691. Authorised Representative No. 296344.

Qualifications

Lee Forde meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Lee Forde is a CFP member of FPA and abides by their code of professional conduct and ethics.

Authorisations

Lee Forde 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;
- Self-Managed Superannuation Funds;
- Securities; and
- Standard Margin Lending Facility.



Lee Forde

3/72 Makland Drive
Derrimut VIC 3121

Postal Address
PO Box 496
Altona VIC 3018

Ph: 1300 852 588
Fax: 03 8358 4990

lee@fordefinancialplanning.com.au
www.fordefinancialplanning.com.au

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Forde Financial Planning Pty Ltd Fees and Charges

Lee Forde 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.

Initial consultation	At our expense						
Advice preparation	<p>If you elect to pay us a fee for advice the following fees will apply. The fees will depend on the size of the investment portfolio and the complexity of the advice:</p> <p>The minimum fee charged is \$660 while the maximum fee is \$30,300.</p> <p>For example complex advice that contain multiple goals, strategies and/or tax structures including but not limited to; self-managed superannuation Funds, family trusts and companies, are likely to be charged closer to the maximum. Less complex advice that addresses limited goals, strategies and tax structures are likely to be charged closer to the minimum.</p>						
Implementation	<p>If you elect to pay us a fee for implementing the advice the following fees will apply. The fees will depend on the size of the investment portfolio and the complexity of the advice:</p> <table> <tr> <td>Portfolios less than \$100,000:</td> <td>Implementation fee of between \$330 and \$3,300</td> </tr> <tr> <td>Portfolios \$100,000 - \$300,000:</td> <td>Implementation fee of between \$2,200 and \$7,700</td> </tr> <tr> <td>Portfolios in excess of \$300,000:</td> <td>Implementation fee of between \$5,500 and \$20,000</td> </tr> </table> <p>Borrowed funds – if we recommend you acquire investments using borrowed funds then your implementation fee will be a minimum of \$330 and a maximum of \$10,000.</p>	Portfolios less than \$100,000:	Implementation fee of between \$330 and \$3,300	Portfolios \$100,000 - \$300,000:	Implementation fee of between \$2,200 and \$7,700	Portfolios in excess of \$300,000:	Implementation fee of between \$5,500 and \$20,000
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Portfolios in excess of \$300,000:	Implementation fee of between \$5,500 and \$20,000						
Ongoing fee for advice	<p>If you elect to pay a fee for the ongoing review of your financial planning strategy, the ongoing fee is based on the complexity of ongoing advice and the services provided. The minimum fee is \$660 while the maximum is 30,300 per annum.</p> <p>Borrowed funds – if we recommend you acquire investments using borrowed funds then your ongoing fee will be a minimum of \$330 and a maximum of \$10,000 pa.</p> <p>The ongoing advice fee will be based on the level of service needed and the complexity of the advice. Complex advice requirements include the use of trusts and ownership structures, overseas assets or incomes, executive options or multiple investment entities. The frequency of the review will also impact on the fee charged.</p>						
Ad hoc advice	Where you do not wish to participate in an ongoing service fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of between \$220 and \$660 may apply						
Execution only service	Where we provide a financial service to facilitate buying or selling of a specific financial product as instructed by you, a one-off minimum of \$220 and a maximum of \$660 fee may apply.						
Stamping Fees	The relevant insurer will pay initial commission between 0% and 88% and ongoing commission between 0% and 22% of the annual premium for as long as you hold the product. Commissions are paid to us by the product provider and are not an additional cost to you.						
Pre-existing arrangements	For existing clients already in an established commission arrangement, we may receive commission on investment products or margin lending products held. For investment products the relevant product issuer will pay initial commission between 0% and 5.5% and ongoing commission between 0% and 0.88% of the value of your investments for as long as you hold the product. For margin loans the relevant product issuer will pay an ongoing commission between 0% and 0.88% of the outstanding loan balance. Commissions are paid to us by the product provider and are not an additional cost to you.						

* All fees and charges quoted above are GST inclusive.

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Forde Financial Planning 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. Lee Forde is a Director of Forde Financial Planning Pty Ltd and will receive a salary/benefit from this company.

Other Benefits Lee May Receive

From time to time Lee 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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I/We acknowledge that I/we have received a copy of the Adviser Profile, Financial Service Guide and Privacy prior to receiving any advice from Lee Forde of Capstone Financial Planning. I/We also confirm that Lee Forde has explained the information contained within the Adviser Profile, Financial Services Guide and Privacy Policy.

Print Client Name (1)	Signature	Date

Print Client Name (2)	Signature	Date

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.