

# Financial Adviser Profile

## Overview

Having spent over 20 years in the Financial Services Industry, my primary goal as a Financial Planner is to help individuals/businesses improve their financial literacy and assist them in making more informed economic decisions with the aim of protecting, managing and growing their wealth. Together with my enthusiastic and driven staff, we aim for a relationship-based approach, knowing our clients well and understanding their motivations and what is important to them. In doing so we can develop with them an individualised framework to help them achieve financial success.

Christopher Turner is a Sub-Authorised Representative of Turner Wealth Pty Ltd Pty Ltd, Corporate Authorised Representative No. 1241514. Authorised Representative No. 1004001.

## Qualifications

Christopher Turner holds a Bachelor of Commerce Degree and a Diploma of Financial Services and meets the competency requirements under ASIC's Regulatory Guide RG 146.

## Professional Memberships

Christopher Turner is a member of the Financial Planning Association of Australia and abides by their code of professional conduct and ethics.

## Authorisations

Christopher Turner 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; and
- Securities.



**Christopher Turner**

Turner Wealth

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### Turner Wealth Pty Ltd Advice Fees and Charges

Christopher Turner 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.

Christopher's fee for the preparation of a Statement of Advice and other Advice documents will vary depending on the complexity involved and the time taken. You will be notified of the costs involved prior to the commencement of any work.

Christopher provides the option of ongoing reporting and advisory services. Any ongoing service fees that we charge will vary depending on the complexity involved and the time taken and will be detailed in your advice document and ongoing service agreement. You will be notified of the cost involved prior to the commencement of any ongoing services.

Turner Wealth 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. Christopher Turner is a Director of Turner Wealth Pty Ltd and will receive a salary/benefit from this company.

### Other Benefits Christopher Turner May Receive

From time to time Christopher Turner 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.