



# Financial Adviser Profile

## Overview

Nicole has been in the Financial Services industry since 2005.

Nicole is an Authorised Representative of Capstone Financial Planning Pty Ltd, Authorised Representative Number 312479.

## Authorisations

Nicole 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.

## Qualifications

Nicole holds a Master of Commerce (Financial Planning) with Distinction and meets the competency requirements under ASIC's Regulatory Guide RG 146.

## Nicole Heales Financial Advice Fees and Charges

Nicole 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 after your initial meeting via a Financial Advice Proposal document.

Nicole's hourly rate for Financial Services is \$500 plus GST and you will be notified of the time involved prior to the commencement of any work if applicable.

There is also an option to receive ongoing reporting and advisory services. You will be notified of the cost involved prior to the commencement of any ongoing services.

Nicole Heales Financial pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you.

## Other Benefits Nicole May Receive

From time to time Nicole 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.



## Nicole Heales

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