

ADVISER PROFILE

DARREN FOSTER

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OVERVIEW

Darren has worked in the finance industry since 1993 and is passionate about providing excellent financial advice to individuals and businesses. Darren is a Sub-Authorised Representative of Paris Financial Services Pty Ltd, Corporate Authorised Representative No. 357928. Authorised Representative No. 377154.

QUALIFICATIONS

Darren is a Certified Financial Planner, holds a Bachelor of Business (Economics & Accounting) and a Diploma of Financial Planning and meets the competency requirements under ASIC's Regulatory Guide RG 146.

AREAS OF SPECIALISATION

Darren possesses extensive wealth creation knowledge on the following:

- Self Managed Superannuation Funds;
- Direct Investment Properties;
- Managed Funds;
- Cash Management;
- Fixed Interest Style Investments;
- Wealth Protection Strategies incl Life, Total & Permanent Disability, Trauma, Income Protection & Business Expenses Redundancy;
- Superannuation Consolidation;
- Salary Sacrifice & Co-Contributions; and
- Retirement & Pre-Retirement Planning incl Transition to Retirement Pension, Allocated Pensions & working with Centrelink to maximize your entitlements.

SPECIAL INTERESTS

Darren especially enjoys working with Small Business owners around Buy/Sell agreements, Succession Planning and Corporate Superannuation and Employee Financial education. Darren also works with Accountants to provide individual, strategic financial advice and ongoing service to meet your personal and financial goals.

PROFESSIONAL MEMBERSHIPS

Darren is a member of the Financial Planning Association of Australia (FPA) and abides by their code of professional conduct and ethics.



Head Office:

Level 14, 461 Bourke Street
Melbourne Victoria 3000
1300 306 900
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AUTHORISATIONS

Darren 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.

PARIS FINANCIAL SERVICES FEES AND CHARGES

Darren 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.

Darren’s fee for the preparation of a Statement of Advice is based on an hourly rate of \$330 incl. GST. You will be notified of the cost involved prior to the commencement of any work if applicable.

Darren 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.

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

OTHER BENEFITS DARREN MAY RECEIVE

From time to time Darren 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.