

Financial Adviser Profile

Overview

Peter has been providing financial advice since 1993. Peter focuses on working collaboratively with people to gain clarity about what is important to them personally and financially before making important financial decisions.

Peter is a Sub-Authorised Representative of Paris Financial Services Pty Ltd, Corporate Authorised Representative No. 357928. Authorised Representative No. 309394.

Qualifications

Peter holds a Graduate Diploma in Banking and Finance and a Diploma of Financial Planning and meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Peter is a member of the Financial Planning Association and is a Certified Financial Planner CFP®. Peter abides by their code of professional conduct and ethics. Peter also abides by the Financial Adviser Standards and Ethics Authority (FASEA) Code of Ethics.

Special Interests

Peter enjoys the opportunity to work with clients who are preparing to make important financial and lifestyle decisions for their future. Peter has a strong interest in advising and helping clients who are preparing for, or moving into retirement, or enjoying life after retirement.

Authorisations

Peter 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.



Peter Coulthard

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Paris Financial Services Advice Fees and Charges

Peter will be paid by Financial Planning Advice Fees and/or insurance commissions as described in the Financial Services Guide. The amount of the benefit and how it is calculated will be advised to you before work is commenced.

Peter'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 for your approval, prior to the commencement of any work.

Peter provides the option of ongoing reporting and advisory services. You will be notified of the cost involved for your approval, 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. Peter is a salaried employee of Paris Financial Services and will receive a salary/benefit from this company.

Other Benefits Peter May Receive

From time to time Peter 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.