

## ADVISER PROFILE

### PAUL BIRCH

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Manly Vale NSW 2093

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Sydney NSW 2000

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#### OVERVIEW

Paul has been working as a financial planner since 1999 and is passionate about helping people live a better quality of life through good financial planning.

Money is important to everyone and being financially secure can have a huge impact on your overall well-being and happiness. We all strive for wealth and financial independence yet only 1 in 10 Australians ever achieve this. A financial coach holds you accountable to achieve your goals and is there for you when times get tough. Working with a good financial planner enables you to spend more time doing those things that are more important to you than money, like working on your business or spending time with your family.

Outside of work, Paul enjoys time with his family, travel and anything associated with health and fitness.

Paul Birch is a Sub-Authorised Representative of Pacific Wealth Pty Ltd, Corporate Authorised Representative No. 472919. Authorised Representative No. 244671.

#### SERVICES

Our goal is to partner with our clients to become their trusted adviser, giving them the confidence to live their lives to the fullest knowing their financial house is in order without having to worry about money.

To achieve this, we have a number of services available to make sure our clients achieve their financial goals.

- Investment & Wealth Management
- Superannuation and Retirement Incomes
- Self Managed Superannuation Advice
- Retirement Planning
- Wealth Creation
- Debt and Cashflow Management
- Insurance and Risk Protection
- Tax Planning
- Business Structuring
- Asset Protection
- Centrelink and Age Pension Advice
- Estate Planning

#### QUALIFICATIONS

Paul holds an Advanced Diploma Accounting, an Advanced Diploma Financial Services (FP), a Diploma of Finance and Mortgage Broking Management and meets the competency requirements under ASIC's Regulatory Guide RG 146.

#### PROFESSIONAL MEMBERSHIPS

Paul is a member of the Association of Financial Advisers (AFA) and abides by their code of professional conduct and ethics.



#### Head Office:

Level 14, 461 Bourke Street  
Melbourne Victoria 3000  
1300 306 900  
www.capstonefp.com.au

## AUTHORISATIONS

Paul 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.

## PACIFIC WEALTH FEES AND CHARGES

Paul 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.

Pacific Wealth operates on a fee for service basis except for insurances where commissions may still be received. Your first appointment is at no charge and obligation free, and you will be provided with an estimate of our fees at the end of our first meeting.

Paul’s fee for the preparation of a Statement of Advice ranges from \$595 to \$4,950 incl. GST depending on complexity. You will be notified of the cost involved prior to the commencement of any work if applicable.

Paul also provides the option of ongoing reporting and advisory services. This fee is a fixed fee starting from \$99 per month incl. GST. You will be notified of the cost involved prior to the commencement of any ongoing services.

Pacific 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. Paul Birch is a Director of Pacific Wealth Pty Ltd and will receive a salary/benefit from this company.

## OTHER BENEFITS PAUL MAY RECEIVE

From time to time Paul 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.