Financial Adviser Profile

Overview

Paul Birch is a Sub-Authorised Representative of Pacific Wealth Pty Ltd, Corporate Authorised Representative No. 472919. Authorised Representative No. 244671. Paul has been a financial planner since 1999.

Qualifications

Paul holds an Advanced Diploma in Financial Services 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.

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;
- Self Managed Superannuation Funds;
- Securities; and
- Standard Margin Lending Facility.

Pacific Wealth Advice Fees and Charges

Paul 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.

Paul'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.

Paul Birch

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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.