



# Financial Adviser Profile

## Overview

Andrew has a financial services career spanning over 12 years and is the founder and Director of Crest Financial Advice. Andrew provides best practice end-to-end financial planning strategies to various client groups specialising in the areas of wealth creation, protection and retirement planning.

Andrew Vapopoulos is a Sub-Authorised Representative of Crest Financial Advice Pty Ltd, Corporate Authorised Representative No. 343814. Authorised Representative No. 326285.

## Qualifications

Andrew holds a Master of Financial Planning and meets the competency requirements under ASIC's Regulatory Guide RG 146.

## Professional Memberships

Andrew is a member of Financial Planning Association and abides by their code of professional conduct and ethics.

## Authorisations

Andrew Vapopoulos 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; and
- Standard Margin Lending Facility.

## Andrew Vapopoulos

Crest Financial Advice

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## The Financial Planning Process

### Step 1 – Initial Consultation

As an initial step, Andrew will meet with you for around 1 hour to understand your financial and lifestyle objectives, as well as your current financial position and investment history.

Andrew will use your goals to produce a financial plan that will provide you with strategies and recommendations. This will provide you with more clarity when it comes to your financial plan; not only complimenting your attitude to risk, but to also help you steer towards short, medium and long-term goals.

### Step 2 – Financial Plan Preparation

Following your Initial Consultation, Andrew will provide you with our Client Information Questionnaire. If you wish to pursue Andrew's services, simply complete and return this document.

It will take approximately 2 to 3 weeks for Andrew to thoroughly review your current financial position (including expenditure, investments, personal insurances and superannuation) and to formulate the detailed financial modelling and examination that forms the foundation of your financial plan (also known as a 'Statement of Advice').

Once the assessment of your goals, financial needs and current situation has been finalised, Andrew creates a financial plan that will help you meet your goals and aim to maximise your potential for wealth creation.

### Step 3 – Advice Presentation Meeting

Andrew will schedule an Advice Presentation Meeting at a time of your convenience.

For the duration of this meeting, Andrew will go into details when explaining the strategy recommendations contained in your financial plan, and if any strategy recommendations were discounted, talk about why that took place, present the financial modelling and projections included in your financial plan and answer any questions that you may have.

The average time an Advice Presentation Meeting takes is around one hour, although this may be extended, as this will depend on the intricacy of your situation and the amount of strategy recommendations.

### Step 4 – Implementation

Andrew and his staff will arrange the implementation of all recommendations included in your financial plan.

We understand that many people lead busy lives; we aim to save you time and take the hassle out of opening new accounts, transferring funds or organising insurance policies. Dealing directly with a third party on your behalf, we can provide professional services such as accountants, lawyers and mortgage brokers with the information they require.

### Step 5 – Ongoing Review

To ensure that the financial advice is up-to-date, continues to meet your needs and your investments are performing in line with your expectations, we will complete a regular review. A review is also needed to keep informed of any legislative and economic changes.

Providing clients with the chance to benefit from an ongoing advice retainer service and portfolio management program, Andrew aims to alleviate the concern of incurring further one-off advice charges, ultimately, aiming to ensure that your financial plan remains on the right path.



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## Crest Financial Advice - Advice Fees and Charges

Andrew 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.

Andrew provides an initial consultation to clients at no cost.

If you engage Andrew to prepare a financial plan, you will usually be charged a one-off dollar based fee. This fee ranges from \$1,100 (including GST) for a basic financial plan to \$8,800 (including GST) for more complicated matters ('Statement of Advice Fee'). The Statement of Advice Fee will be confirmed by Andrew during your Initial Consultation and is payable upon the completion of your financial plan.

Andrew 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.

In some circumstances, Andrew may agree to work with you on an hourly rate basis. Andrew's current hourly rate is \$350 per hour (inclusive of GST), charged in 15-minute intervals.

Crest Financial Advice pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Andrew is a Director of Crest Financial Advice and will receive a salary/benefit from this company.

## Other Benefits Andrew Vacopoulos May Receive

From time to time Andrew 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.

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This Adviser Profile has been authorised for distribution by Capstone Financial Planning Pty Ltd. AFSL No. 223135. This Adviser Profile forms part of the Financial Services Guide (FSG) and is to be read in conjunction with the FSG.