

# Financial Adviser Profile



## Overview

Andrew has been a financial planner since 2008 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; and
- Standard Margin Lending Facility.

## Andrew Vapopoulos

Crest Financial Advice

Postal: PO Box 3814  
Mosman NSW 2088

Mobile: 0421 407 480

Email: [andrew@crestfa.com.au](mailto:andrew@crestfa.com.au)  
Website: [www.crestfa.com.au](http://www.crestfa.com.au)

# Financial Adviser Profile



## 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'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.

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.

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 Viscopoulos 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.

Version 4.6



Level 1, 607 Bourke Street  
Melbourne Victoria 3000  
1300 306 900  
[www.capstonefp.com.au](http://www.capstonefp.com.au)

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.