



ARGENT STREET

# Financial Adviser Profile

## Overview

Steph has over 10 years of experience in the Financial Services industry and has worked at some of Australia's most prominent Financial Services organisations. Steph has experience in wide-ranging roles including Relationship Management, Corporate Superannuation Consulting as well as individual Personal Advice.

Stephanie Patrick is a Sub-Authorised Representative of Argent Street Pty Ltd, Corporate Authorised Representative No. 453150. Authorised Representative No. 414199.

## Qualifications

Steph is a Certified Financial Planner®. She also holds a Bachelor of Commerce (Finance), a Bachelor of Arts (Journalism), a Diploma of Financial Services (Financial Planning) and meets the competency requirements under ASIC's Regulatory Guide RG 146.

## Professional Memberships

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

## Authorisations

Steph 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
- Securities.



## Steph Patrick CFP®

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## Argent Street Advice Fees and Charges

Steph 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.

Steph'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.

Steph also provides the option of ongoing reporting and advisory services. This fee is 1% p.a. of the value of your holding incl. GST. You will be notified of the cost involved prior to the commencement of any ongoing services.

Argent Street pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Steph is a salaried employee of Argent Street and will receive a salary/benefit from this company.

## Other Benefits Steph May Receive

From time to time Steph 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.