

## ADVISER PROFILE



Helping you  
through the maze

**HOWE FORD & BOXER**  
FINANCIAL PLANNING

### CHRIS JONES

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### OVERVIEW

Chris Jones is a Director and co-founder of HFB Financial Planning Pty Ltd. Chris commenced working in the financial planning industry in the UK in 1999 and continued on in this field upon re-locating to Australia in 2005.

Chris has previously worked for two boutique financial planning businesses in Brisbane assisting high net worth individuals and families before joining Howe Ford and Boxer in 2011 as their dedicated in-house Financial Planner.

Chris is passionate about providing high quality financial planning advice whilst at the same time building and maintaining long lasting relationships with clients at all stages in life.

Our aim is to work in a collaborative manner to identify, develop and implement a tailored financial strategy designed to achieve clients' specific long term goals & objectives.

Chris Jones is a Sub-Authorised Representative of HFB Financial Planning Pty Ltd (t/a Howe Ford & Boxer Financial Planning), Corporate Authorised Representative No. 1239400. Authorised Representative No. 410256.

### AREAS OF SPECIALISATION

Chris can provide comprehensive advice on an array of financial matters including:

- Creating & building wealth tax efficiently
- Entity Structures (e.g. Trusts & SMSF)
- Investment advice & portfolio construction/management
- Superannuation advice (including SMSF)
- Retirement planning advice
- Protecting wealth with personal insurance strategies

### QUALIFICATIONS

Chris has a Diploma of Financial Planning & Advanced Diploma of Financial Planning and meets the competency requirements under ASIC's Regulatory Guide RG 146.

### AUTHORISATIONS

Chris 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.



#### Head Office:

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## OUR FEES AND CHARGES

Chris 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.

There is, however, no cost charged for your initial meeting with Chris Jones.

If you engage Chris Jones to prepare a financial plan ("Statement of Advice") you will be charged a one-off fee. This fee will depend on the complexity and hours taken to prepare the advice. You will be notified of the cost involved prior to the commencement of any work.

As a guide, it takes a minimum of 10 hours to prepare a "Statement of Advice". Chris Jones charges an hourly rate of \$220 incl GST. In general, the fee for this type of advice is a minimum of \$2,200 incl GST.

All clients are then engaged in a review programme where you will have access to Chris Jones and supporting staff at all times. This will include regular review meetings discussing your strategies and investments, ongoing reporting and advisory services.

The cost for this ongoing service will be a fixed fee and is determined by the amount of work involved to manage your financial strategies and investments. This ongoing fee will be agreed with you in advance and will be reviewed annually.

For a detailed list of the ongoing services provided and your ongoing fee please refer to your "Service Agreement".

For all other work Chris Jones may agree to work on an hourly rate basis. The cost for this is \$220 per hour incl GST and you will be notified of the time involved prior to the commencement of any work.

HFB Financial Planning 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. Chris is a Director of HFB Financial Planning Pty Ltd and will receive a salary/benefit from this company.

## OTHER BENEFITS CHRIS MAY RECEIVE

From time to time Chris 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.