



HFB WILSONS

Financial Adviser Profile

Overview

Stephen Wilson is the Director and founder of HFB Wilsons. Stephen commenced working in the financial planning industry in 1999.

Stephen's clear and defined purpose is to provide specific tailored advice aligned with clients' personal and business goals.

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

Stephen has a hands on and personal approach. This enables him to gain real insight into the challenges facing clients. Stephen is driven to offer solutions that are truly aligned with clients' needs and objectives.

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

Stephen Wilson is a Sub-Authorised Representative of HFB Financial Planning Pty Ltd (trading as HFB Wilsons), Corporate Authorised Representative No. 1239400. Authorised Representative No. 274425.

Qualifications

Stephen Wilson holds a Diploma of Financial Planning and meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Stephen Wilson is a member of AFA and abides by their code of professional conduct and ethics.

Authorisations

Stephen Wilson 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; and
- Superannuation.



Stephen Wilson

HFB Wilsons

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HFB Wilsons Advice Fees and Charges

Stephen Wilson 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. For your initial meeting with Stephen this will be complimentary, and no fee will be incurred.

If you decide to engage Stephen 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. In general, the fee to prepare this Statement of Advice will be a minimum of \$2,700 (incl GST).

All clients are then engaged in a review programme where you will always have access to Stephen and his supporting staff. 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”.

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

Other Benefits Stephen May Receive

From time to time Stephen 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.