

Financial Adviser Profile



Overview

Joseph Miasi is the principal financial planner at Ultimum Financial Services and has over 10 years of experience in the financial planning industry. Joseph commenced working in 2006 as a Paraplanner where he honed his technical financial advice skills before moving into a financial adviser role in 2009.

Joseph has advised clients with a range of financial needs including but not limited to insurance, investments, superannuation and debt strategies with a particular speciality in Self-Managed Superannuation Funds.

Joseph Miasi is a Sub-Authorised Representative of Ultimum Financial Pty Ltd (trading as Ultimum Financial Services), Corporate Authorised Representative No. 1289192. Authorised Representative No. 328954.

Qualifications

Joseph Miasi holds a Bachelor of Commerce degree (Finance & IS), Diploma of Financial Services, Advanced Diploma of Financial Services and has completed the CFP program. He meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Joseph Miasi is a member of the FPA and abides by their code of professional conduct and ethics.

Authorisations

Joseph Miasi 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;
- Securities; and
- Standard Margin Lending Facility.



Joseph Miasi

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Ultimum Financial Services Advice Fees and Charges

Joseph Miasi 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.

Our advice fees (inclusive of GST) include charges for the following advice services:

Initial consultation (1 hour)	At our cost
Advice hourly rate	\$350 + GST per hour
Initial advice	\$2,000 + GST (minimum)
Advice implementation	\$350 + GST per hour
Ongoing advice	Refer to our service packages
Additional advice	\$350 + GST per hour

Joseph Miasi'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.

Ultimum Financial Services pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Joseph Miasi is a director of Ultimum Financial Services and will receive a salary/benefit from this company.

Other Benefits Joseph Miasi May Receive

From time to time Joseph Miasi 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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