

# Financial Adviser Profile



## Overview

Luke is a qualified Financial Adviser with experience in the investment and financial services industry dating back to 2002.

I have spent several years progressing my skills working alongside some talented and knowledgeable financial planners and stockbrokers. I acquired knowledge of the financial planning industry from the ground up, working in a variety of financial services businesses. This has given me a solid foundation and a deep understanding of the investment and financial planning process. I believe the knowledge and skillsets that I have learnt enables me to provide exceptional advice.

Luke Watson is a Sub-Authorised Representative of Ultimum Financial Pty Ltd (trading as Ultimum Financial Services), Corporate Authorised Representative No. 1289192. Authorised Representative No. 338518.

## Qualifications

Luke Watson holds a diploma of financial planning and meets the competency requirements under ASIC's Regulatory Guide RG 146.

## Authorisations

Luke Watson 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;
- Standard Margin Lending Facility.



## Luke Watson

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## Ultimum Financial Services Advice Fees and Charges

Luke Watson 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:**

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

Luke Watson'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. Luke Watson is a salaried employee of Ultimum Financial Services and will receive a salary/benefit from this company.

## Other Benefits Luke Watson May Receive

From time to time Luke Watson 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.