

Financial Adviser Profile

Overview

Since starting in the Financial Services industry in 2004, Briony has provided advice addressing client's personal and business protection needs, investment, retirement and superannuation objectives.

Having developed strong technical skills, Briony has a particular interest in Centrelink strategies, Business and Personal Protection and Self-Managed Superannuation Funds.

Briony Gouldthorp is a Sub-Authorised Representative of Concept Financial Group Pty Ltd, Corporate Authorised Representative No. 290370. Authorised Representative No. 430767.

Qualifications

Briony Gouldthorp holds a Bachelor of Commerce (Accounting and Financial Planning) and meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Briony Gouldthorp is a member of CPA Australia and abides by their code of professional conduct and ethics.

Authorisations

Briony Gouldthorp 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

Briony Gouldthorp

Concept Financial Group

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Concept Financial Group Advice Fees and Charges

Briony Gouldthorp 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.

Hourly Rate

Briony's hourly rate for Financial Services is \$330 incl. GST (or part thereof) and you will be notified of the time involved prior to the commencement of any work if applicable.

Advice Preparation Fee

Briony'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.

Ongoing Service Program

Briony provides the option of ongoing reporting and advisory services. This fee is a fixed fee of up to \$5,500 incl. GST. You will be notified of the cost involved prior to the commencement of any ongoing services.

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

Other Benefits Briony May Receive

From time to time Briony 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.