Financial Adviser Profile

Overview

Paul has over thirty-five years' experience in financial service. Over the years Paul has built a process that helps simplify a client's financial life and make good decisions about their money.

Since 1983 Paul has faced many economic uncertainties and investment market volatility developing strategies to successfully meet those challenges so his clients can continue to achieve their financial goals.

Paul van de Ven is a Sub-Authorised Representative of Concept Financial Group Pty Ltd, Corporate Authorised Representative No. 290370. Authorised Representative No. 298223.

Qualifications

Paul van de Ven holds a Diploma of Financial Planning, is a Certified Financial Planner™ and meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Paul van de Ven is a member of the Financial Planning Association of Australia and abides by their code of professional conduct and ethics.

Authorisations

Paul van de Ven 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

Paul van de Ven

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Concept Financial Group Advice Fees and Charges

Paul van de Ven will be paid by Financial Planning Advice Fees as described in the Financial Services Guide. The amount of this benefit and how it is calculated will be advised prior to the commencement of any work undertaken by Paul.

Hourly Rate

Paul’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

Paul’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

Paul provides the option of ongoing reporting and advisory services. This fee is a fixed fee of up to $7,500 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. Paul is a Director of Concept Financial Group and will receive a salary/benefit from this company.

Other Benefits Paul May Receive

From time to time Paul 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.