

# Financial Adviser Profile



## Overview

Anne works with great enthusiasm and passion to help her clients to achieve their financial goals and objectives. Her knowledge, attention to detail and genuine caring is what makes Anne respected and trusted by her clients.

Anne has been a Financial Adviser for over 25 years. Over these years, she has guided her clients through their personal changes, legislative changes and the highs and lows of investment markets. This experience has taught Anne the importance of open and honest dialogue, along with how to use her vast knowledge to deliver solutions that really work.

There is nothing Anne loves more than sharing success with her clients.

Anne Clare is a Sub-Authorised Representative of Ardour Financial Advice Pty Ltd, Corporate Authorised Representative No. 1292580. Authorised Representative No. 329601.

## Qualifications

Anne holds a Bachelor of International Business Relations, has a Diploma of Financial Planning, is an Accredited Aged Care Professional and a Certified Financial Planner. Anne meets the competency requirements under ASIC's Regulatory Guide RG 146.

## Professional Memberships

Anne is a member of the Financial Planning Association of Australia and abides by their code of professional conduct and ethics.

## Authorisations

Anne 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.



**Anne Clare**

Ardour Financial Advice

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## Ardour Financial Advice Fees and Charges

Anne will be paid 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.

Anne's hourly rate for Financial Services is \$350 plus GST and you will be notified of the time involved prior to the commencement of any work if applicable.

Anne'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.

Anne provides the option of ongoing reporting and advisory services. This fee may be a combination of a fixed and percentage based fee incl. GST. You will be notified of the cost involved prior to the commencement of any ongoing services.

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

## Other Benefits Adviser May Receive

From time to time Anne 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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