

# Financial Adviser Profile

## Overview

Carl has been providing financial planning advice since 2006. Over this time he has experience working in various roles within the banking and finance sector. Carl founded DC Advice Pty Ltd in 2016 in order to allow a more personalised service and a holistic approach to financial planning.

Carl provides advice to a diverse range of clients requiring assistance in areas such as wealth creation, pre-retirement and retirement planning, estate planning and risk protection. Carl has a hands-on and personal approach which allows him a real insight into the client's situation and the ability to offer solutions that work for them and make a real difference.

As a financial planner Carl focuses on helping clients effectively manage, grow and protect their wealth. Carl has a proven track record of building long-term partnerships with industry knowledge with a proactive and straightforward approach so his clients can make clear, informed decisions with confidence.

Carl enjoys following sports such as rugby league and playing polocrosse.

Carl Wade is a Sub-Authorised Representative of DC Advice Pty Ltd, Corporate Authorised Representative No. 1243255. Authorised Representative No. 1007528.

## Qualifications

Carl holds an Advanced Diploma of Financial Planning and meets the competency requirements under ASIC's Regulatory Guide RG 146. Carl is committed to continual professional development.

## Professional Memberships

Carl is a member of the Association of Financial Advisers (AFA) and abides by their code of professional conduct and ethics.

## Authorisations

Carl 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
- Standard Margin Lending Facility.

## Carl Wade

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## DC Advice Pty Ltd Advice Fees and Charges

Carl 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.

- 1.) Carl may charge a fee for the preparation of a Statement of Advice and other Advice documents will vary depending on the complexity involved and the time taken. Other initial fees include placement fee and/or implementation fee to implement the recommendations of your financial plan and this will be payable when you decide to proceed with any one or more recommendations that I provide to you. The actual fee will depend on the complexity of your situation and the amount of funds invested. You will be notified of the costs involved prior to the commencement of any work.
- 2.) Carl also provides the option of ongoing reporting and advisory services. If you choose to have me conduct a review of your financial plan to ensure that your financial strategies and financial products remain appropriate to you, you may be charged a review fee. If you choose to have me provide an ongoing advice service, you may be charged a fee ranging from \$1,100 to \$33,000 or up to 2% p.a. of total funds under management.

Where a placement fee and/or implementation fee is charged, I may rebate all or part of the initial commissions and/or ongoing commissions received from a product issuer, by way of an increase in your investment amount.

Where I receive an initial commission and/or ongoing commission amount, I may rebate all or part of the implementation and/or placement fee to you.

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

## Other Benefits Adviser May Receive

From time to time Carl 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.