

Financial Adviser Profile

Overview

Nikki Szprinc has been in the financial planning industry since 2006. Nikki has extensive experience in both banking and private financial planning practices. Nikki offers a strong understanding of the industry from a technical and strategic viewpoint.

Nikki's wealth of experience enables her to provide comprehensive advice to clients in relation to their personal investment, superannuation, retirement planning and personal insurance needs.

Nikki Szprinc is a Sub-Authorised Representative of NAS Advice Pty Ltd (T/A DC Advice Group), Corporate Authorised Representative No. 1316593. Authorised Representative No. 388301

Qualifications

Nikki holds a Graduate Diploma of Financial Planning and meets the competency requirements under ASIC's Regulatory Guide RG 146.

Authorisations

Nikki Szprinc 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.

Nikki Szprinc

DC Advice Group

104 Margaret St
East Toowoomba QLD 4350

Postal: PO Box 1536
Toowoomba QLD 4350

Phone: 07 4580 1431
Mobile: 0406 242 610

nikki@dcadvice.net.au
www.dcadvice.net.au

Financial Adviser Profile

DC Advice Group Advice Fees and Charges

Nikki Szprinc 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.

Nikki 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. The SoA fee is typically between \$1,650 and \$5,500 incl. GST.

Nikki provides the option of ongoing reporting and advisory services. This may be a fixed fee, typically between \$1,100 and \$22,000 incl. GST, or a percentage of the funds invested up to 2%. The fee will vary depending on the complexity of the service to be provided. For example, if the percentage-based fee is 1.1% p.a. and you invest \$300,000, your ongoing service fee will be \$3,300 incl. GST.

DC Advice 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. Nikki 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 Nikki 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.

Version 4.0