



Financial Adviser Profile

Overview

Joel Bones firmly believes that money should not be the most important thing in life. However, if the financial side of your life is not in order, stress can develop and you may not be living life to your full potential.

Joel is passionate about ensuring clients have a sound plan to achieve their lifestyle and financial goals and as part of that plan, implement strategies that maximise the opportunities available.

In 2001, Joel commenced his career as a cadet with a large mid-tier accounting firm and over a 15 year career with that firm, worked in a number of roles including accounting, SMSF accounting, paraplanning, senior financial planner and associate principal.

In 2012, Joel was named in the Wealth Professional Top 50 Advisors in Australia, recognising him as a top performer across the industry. His high performance continued in 2013 when he was a regional winner of the Young Business Executive Award at the NSW Business Chamber State Business Awards.

In early 2017, Joel made the decision to go into practice for himself, starting IEC Financial Advisory Pty Ltd.

Joel Bones is a Sub-Authorised Representative of IEC Financial Advisory Pty Ltd, Corporate Authorised Representative No. 1251572. Authorised Representative No. 1000222.

Specialisation

Joel Bones specialises in portfolio wealth management and in providing quality strategic and holistic advice, including in the following areas:

- Financial Planning
- Gearing
- Managed Funds
- Direct Equities
- Superannuation
- Self Managed Superannuation Funds
- Super Fund Borrowing Arrangements
- Centrelink Advice
- Retirement Planning
- Life Insurance.

Qualifications

Joel Bones is a Certified Financial Planner (CFP®), holds an Advanced Diploma of Financial Services (Financial Planning), a Bachelor of Business (Accounting/Human Resource Management) and is a Justice of the Peace (JP 184909); and meets the competency requirements under ASIC's Regulatory Guide RG 146.



Joel Bones

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Professional Memberships

Joel Bones is a member of the Financial Advice Association Australia (FAAA) and abides by their code of professional conduct and ethics.

Authorisations

Joel Bones 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.

IEC Financial Advisory Advice Fees and Charges

Joel Bones will be paid Advice Fees and Commissions as described in the Financial Services Guide. The amount of the benefit and how it is calculated will be advised to you before it is charged.

Joel’s fee for the preparation of a Statement of Advice (SoA) and other Advice documents will vary depending on the complexity involved and the time taken. The SoA fee is typically between \$3,300 and \$5,500 incl. GST.

Joel provides the option of ongoing reporting and advisory services. Ongoing fees are 1.1% (Inc. GST) of assets under management for the first \$1m of funds under advice, with fees to be negotiated individually for amounts under management above \$1m. You will be notified of the cost involved prior to the commencement of any ongoing services.

IEC Financial Advisory 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. Joel is a Director of IEC Financial Advisory Pty Ltd and will receive a salary/benefit from this company.

Other Benefits Joel May Receive

From time to time Joel 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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