

FINANCIAL PLANNER PROFILE

Craig Kelly



western financial
financial advice

This Financial Planner profile forms part of the Financial Services Guide (FSG) and must be read in conjunction with the first part of the FSG.



CONTACT INFORMATION

Craig Kelly conducts financial planning activities through Western Financial. If you would like to make an appointment to discuss your financial needs and objectives in more detail, please contact Craig on:

T/ 08 9480 3507 M/0400 789 066 F/ 08 9480 3501

E/ craig.kelly@westernfinancial.com.au

Level 19, 140 St Georges Terrace, Perth, Western Australia 6000

PROFESSIONAL BACKGROUND

Craig Kelly is employed by WA Local Financial Services Pty Ltd, trading as Western Financial, and provides advice as an authorised representative of Quadrant First Pty Ltd AFSL No. 284443, ABN 78 102 167 877. Craig's ASIC authorised representative number is 321226.

Craig Kelly is a fully qualified financial planner with extensive experience in the Financial Planning industry since 2001.

Craig has the following qualifications:

- Diploma of Financial Services (Financial Planning)
- CERTIFIED FINANCIAL PLANNER™

Craig is a member of the following professional associations:

- CFP® member of the Financial Planning Association of Australia

HOW CRAIG KELLY IS PAID

Craig receives a salary as an employee of Western Financial. No performance bonuses are paid if Craig meets certain activity targets, or for any fees that he may generate for Western Financial.

INITIAL ADVICE FEES

Fees are charged for Craig Kelly's initial advice and the preparation of a Statement of Advice (SoA). Fees are based on the complexity of the advice provided and range from \$0 (minimum) to \$4,400 (maximum) inclusive of GST. Craig will provide an estimated cost, which you will agree on before commencing any work.

SUBSEQUENT SERVICE FEES

Fees for ongoing services and reviews are all based on the complexity of the advice provided and range from \$0 (minimum) to \$4,400 (maximum) inclusive of GST.

PAYING FEES

You have the option of paying fees from your investment and/or your superannuation if the sole purpose test is met. Alternatively, we can arrange an invoice for you. Payment is required 10 working days from the invoice date.

Please note that Craig's advice fees still apply whether or not you decide to implement his advice.

Full details of all fees and commissions for financial services will be provided to you in a statement of advice and product disclosure statement at the time of receiving any recommendation.

AMOUNTS THAT WESTERN FINANCIAL AND OTHER RELATED ENTITIES RECEIVE

All fees, commissions and incentives are received by Western Financial.

REFERRALS

We do not pay a referral payment if you have been referred to us from someone else. Also we do not accept payment if we refer you to a third party.

AREAS CRAIG KELLY IS AUTHORISED TO PROVIDE FINANCIAL SERVICES IN

Craig is authorised by Quadrant First to provide Financial Services in the following areas of advice and products:

Advice

- Retirement planning
- Superannuation and rollovers
- Wealth creation
- Personal insurance
- Strategy and portfolio review services.

Products

- Managed investments
- Superannuation
- Personal insurance
- Deposit and banking products.

SERVICES CRAIG KELLY IS NOT AUTHORISED BY QUADRANT FIRST TO PROVIDE (IN ADDITION TO THE SERVICES LISTED ON THE FIRST PART OF THE FSG)

Craig is not authorised to provide advice, services or products in the following areas:

- Wills, power of attorneys and trusts
- Self managed superannuation funds - advice to establish a SMSF (Investment Advice only can be provided)
- Mortgage broking
- Geared investments and margin lending
- Finance broking.

Please ask Craig if you would like a referral for these services.

QuadrantFirst
Financial Advice

westernfinancial.com.au

Level 19, 140 St Georges Terrace, Perth, Western Australia 6000
T/ 08 9480 3500 F/ 08 9480 3501 Country Call/ 1300 99 85 42

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WA Local Financial Services Pty Ltd trading as Western Financial ABN 61 118 657 819. All Financial Planners of Western Financial are Authorised Representatives of Quadrant First Pty Ltd, ABN 78 102 167 877, AFSL No. 284443.