

Financial Adviser Profile



Overview

Vicki Martin commenced being known as a financial adviser in 2000 after completing her RG146 financial advice qualification, extending her existing knowledge, experience and qualifications in accounting, taxation and stockbroking. Vicki has also held CFP status since 2006.

Some of the attributes clients have used to describe Vicki include her being practical, personable, is able to clearly illustrate the “big picture”, and that she truly cares. This allows our clients to be part of a relationship where the focus is on understanding and communication, and advice is tailored for a person’s individual needs and objectives.

Vicki Martin is a Sub-Authorised Representative of Goal Financial Services Pty Ltd, Corporate Authorised Representative No. 1272137. Authorised Representative No. 231603.

Areas of Specialisation

- Superannuation and Retirement Planning;
- Self-Managed Superannuation Funds;
- Post-Retirement Planning;
- Aged Care;
- Centrelink Benefits;
- Income Protection, Life & other Personal Insurances;
- Estate Planning;
- Investments & Cash Flow; and
- Tax Effective Wealth Creation.

Qualifications

Vicki is a Certified Financial Planner (CFP®) and holds a Bachelor of Business Degree (Major: Accounting; Sub-Major Business Law).

Professional Memberships

Vicki is a member of the FAAA - Financial Advice Association of Australia and the National Tax and Accountants Association Limited; and abides by their codes of professional conduct and ethics.

Authorisations

Vicki 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;
- Securities; and
- Standard Margin Lending Facility.



Vicki Martin

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Objective Solutions Advice Fees and Charges

Our Fees and Charges

As individual as you are, so are our fees, both for initial advice and ongoing service. The time and expertise required to research, calculate, evaluate and discuss your personal financial advice are considered when we provide you with our advice proposal prior to commencing work.

Initial Meeting

Vicki offers a complementary initial meeting to discuss how she may be able to help you. If following your initial meeting you engage our services, our fees may comprise of a Statement of Advice Fee, an Ongoing Advice Fee and/or a fee calculated on an Hourly Rate as described below.

Statement of Advice

Your financial advice must be provided in writing and is called a Statement of Advice. Our initial fee for obtaining financial advice includes the time required to prepare a Statement of Advice. Fees will vary based on the scope and complexity of advice. Either a fixed fee will be advised to you or an hourly fee will apply. Our hourly fee range is \$220 to \$550, GST inclusive.

Ongoing Advice Services

We feel it is important to regularly review your financial position. Our ongoing service ensures your individually tailored advice remains appropriate to your circumstances and needs. You will be notified of the cost involved prior to the commencement of any ongoing services.



Goal Financial Services pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Vicki is an employee of Goal Financial Services and will receive a wage from this company.

You may have been referred to us by another professional such as your solicitor, mortgage broker or accountant. Our clients' best interests are important to us, therefore we do not pay or receive referral fees.

Other Benefits Vicki May Receive

From time to time Vicki 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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This Adviser Profile has been authorised for distribution by Capstone Financial Planning Pty Ltd. AFSL No. 223135. This Adviser Profile forms part of the Financial Services Guide (FSG) and is to be read in conjunction with the FSG.