

Financial Adviser Profile

Overview

Lauren joined the financial planning industry in 1998. Initially employed as practice manager at a senior adviser practice then achieved industry accreditation on completing a Diploma of Financial Services (Financial Planning) in 2004. In 2005 Lauren entered the industry as a Financial Adviser establishing a joint venture practice, ToppTunbridge. The aim at ToppTunbridge is to provide a high standard of advice and service through our dedicated team of advisers and support staff to deliver our clients with money when they need it the most. This is achieved via our personal risk insurance, superannuation and investment advice.

Lauren Topp is a Sub-Authorised Representative of Topp Financial Services Pty Ltd, Corporate Authorised Representative No.1237331. Authorised Representative No. 253451.

Qualifications

Lauren Topp holds an Advanced Diploma in Financial Planning and meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Lauren Topp is a member of the AFA and abides by their code of professional conduct and ethics.

Authorisations

Lauren Topp 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;



Lauren Topp

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ToppTunbridge Advice Fees and Charges

Lauren Topp 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.

Lauren Topp hourly rate for Financial Services is \$275 incl. GST and you will be notified of the time involved prior to the commencement of any work if applicable.

Lauren Topp fee for the preparation of a Statement of Advice and other Advice documents will vary depending on the complexity involved and the time taken. You will be notified of the costs involved prior to the commencement of any work.

Lauren Topp provides the option of ongoing reporting and advisory services. This fee is Standard Ongoing Service Package \$1,650 p.a or Comprehensive Ongoing service package \$3,300 p.a incl. GST. You will be notified of the cost involved prior to the commencement of any ongoing services.

Topp 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. Lauren Topp is a Director of Topp Financial Services and will receive a salary/benefit from this company.

Other Benefits Adviser May Receive

From time to time Lauren Topp 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.