

# Financial Adviser Profile

## Overview

Nicholas commenced his career in 1981 following completion of a Bachelor Degree in Economics. He has worked extensively in the professional and corporate industry in the area of personal risk management and financial planning.

Nicholas Tunbridge is a Sub-Authorised Representative of Tunbridge Risk Services Pty Ltd (trading as ToppTunbridge), Corporate Authorised Representative No.1277793. Authorised Representative No.260830.

## Qualifications

Nicholas Tunbridge holds a Bachelor of Economics and Advanced Diploma of Financial Planning and meets the competency requirements under ASIC's Regulatory Guide RG 146.

## Professional Memberships

Nicholas is a member of Association of Financial Advisers and abides by their code of professional conduct and ethics.

## Authorisations

Nicholas Tunbridge 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; and
- Superannuation.



## Nicholas Tunbridge

ToppTunbridge

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## ToppTunbridge Advice Fees and Charges

Nick Tunbridge 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.

Nick's hourly rate for Financial Services is \$250 incl. GST and you will be notified of the time involved prior to the commencement of any work if applicable.

Nick's 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.

Tunbridge Risk Services 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. Nick Tunbridge is a Director of Tunbridge Risk Services and will receive a salary/benefit from this company.

## Other Benefits Nick Tunbridge May Receive

From time to time Nick Tunbridge 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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