

# Financial Adviser Profile

## Overview

Paul Hicks has been providing financial planning advice to individuals and businesses across Wodonga for the past 23 years. Paul engages and supports clients from all walks of life to improve the way they manage their finances.

As a father and business owner himself, Paul understands the importance of financial planning for a families, businesses and individuals. Pauls' goal is to provide his clients with advice and services that helps secure their financial future.

Paul Hicks is a Sub-Authorised Representative of Be Ready Wealth Pty Ltd, Corporate Authorised Representative No. 1264704. Authorised Representative No. 345719.

## Qualifications

Paul Hicks holds a Diploma of Financial Planning and meets the competency requirements under ASIC's Regulatory Guide RG 146.

## Professional Memberships

Paul Hicks CFP is a member of Financial Planning Association of Australia and abides by their code of professional conduct and ethics.

## Authorisations

Paul Hicks 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; and
- Standard Margin Lending Facility.

### Paul Hicks

Be Ready Wealth Pty Ltd

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## Be Ready Wealth Advice Fees and Charges

Paul 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.

Paul'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.

Paul provides the option of ongoing reporting and advisory services. This fee is a fixed fee with a minimum of \$750 and a maximum of \$15,000 per annum incl. GST. Alternatively, you may be charged up to 1.1% p.a incl. GST of the value of your holdings. You will be notified of the cost involved prior to the commencement of any ongoing services.

Be Ready Wealth pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Andrew is a Director of Be Ready Wealth and will receive a salary/benefit from this company.

## Other Benefits Paul Hicks May Receive

From time to time Paul 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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