Financial Adviser Profile

Overview

Tim has over 18 years experience in financial planning and has worked for some of Australia's largest and most respected institutions as a senior planner and private client adviser. In these capacities he has gained a wealth of experience dealing with an extensive range of client circumstances and has built an in depth knowledge of financial planning strategies to help clients achieve their goals. He enjoys working with his clients to ensure they have a clear understanding of their pre and post-retirement options. This allows them to make informed decisions; providing them with peace of mind about their current financial decisions and puts them on track to enjoy their retirement lifestyle.

Prior to financial planning, Tim worked as an accountant for the Coca-Cola company and has also worked overseas in London as an accounting consultant to various companies such as Kodak, British Telecom and BNP.

Tim Dent is a Sub-Authorised Representative of Everalls Wealth Management Pty Ltd, Corporate Authorised Representative No. 465367. Authorised Representative No. 303785.

Qualifications

Tim holds a B.Bus(Acc.), Certified Practising Accountant and Certified Financial Planner meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Tim is a member of Financial Planning Association (FPA) and abides by their code of professional conduct and ethics.

Authorisations

Tim 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;
- Self Managed Superannuation Funds; and
- Securities.

Tim Dent

Everalls Wealth Management

Unit 3, Ground Floor
Royal Life Saving House
26-28 Napier Close
Deakin ACT 2600

PO Box 236
Deakin West ACT 2600

Phone: 02 6232 4561
Fax: 02 6232 4548

tim.dent@everallswealth.com.au
www.everallswealth.com.au

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Everalls Wealth Management Advice Fees and Charges

Tim 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.

The fees that Everalls Wealth Management charges for the preparation of initial advice and any ongoing advisory services will be charged on a fee for services basis (not commission based), with an hourly rate of $341.00 incl. GST. You will be notified of the time involved prior to the commencement of any work if applicable. Some insurance policies will result in commissions being paid to Everalls Wealth Management. Full details are available in the Financial Services Guide.

Tim provides the option of ongoing reporting and advisory services. This fee is a fixed fee paid annually, half yearly or quarterly. You will be notified of the cost involved prior to the commencement of any ongoing services.

Everalls Wealth Management 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. Tim is a salaried employee of Everalls Wealth Management Pty Ltd and will receive a salary/benefit from this company.

Other Benefits Tim May Receive

From time to time Tim 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.

Level 14, 461 Bourke Street
Melbourne Victoria 3000
1300 306 900
www.capstonefp.com.au