Financial Adviser Profile

STATEWIDE ADVICE

Overview

Graham began his career in financial services in the 1970s, working privately and for the National Mutual Building Society. Since then, his dedication and professionalism has provided Graham with a wealth of experience in the intricacies and workings of financial markets, strategies and property, which allows him to help his clients reach their goals and aspirations.

The passion that Graham has for client outcomes far surpasses an appreciation of spread sheets and financial calculations. Many of Graham's clients comment on his unique ability to communicate a sometimes confusing and complicated language in simple terms. This enables his clients to move forward fully understanding the basis of their decisions and secure in the knowledge that those decisions are based on advice which is in their best interests.

Graham's depth of experience across diverse financial markets has ideally placed him to be able to assist high net worth and small business clients in the areas of wealth creation, protection and preservation, especially through the use of Self-Managed Super Funds and the Small Business Capital Gains Tax concessions.

Over the years, Graham has built loyal and trusting relationships with thousands of clients through his empathetic and caring nature, assisting them in their quest to build financial security for themselves and their families.

Graham is a Sub-Authorised Representative of Statewide Advice Pty. Ltd., Corporate Authorised Representative No. 1275403. Authorised Representative No. 327963.

Qualifications

Graham has completed his Diploma of Financial Services (Financial Planning), Diploma of Financial Services (Finance and Mortgage Broking Management) and meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Graham is a member of the Mortgage and Financial Association of Australia (MFAA) and an Associate member of the Financial Planning Association of Australia (FPA) and abides by their code of professional conduct and ethics.

Graham Jay

Statewide Advice

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Authorisations

Graham 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.

Statewide Advice Fees and Charges

Graham may be paid by either Financial Planning Advice Fees and/or Commissions 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.

Graham's hourly rate for Financial Services is $330 incl. GST and you will be notified of the time involved prior to the commencement of any work if applicable.

Graham provides the option of ongoing reporting and advisory services. You will be notified of the cost involved prior to the commencement of any ongoing services.

Statewide Advice 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. Graham is a Director of Statewide Advice Pty. Ltd. and will receive a salary/benefit from this company.

Other Benefits Graham May Receive

From time to time Graham 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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