# Financial Adviser Profile

## Overview

Paul Wratten is a partner, owner and employee of Statewide Advice in the east Melbourne suburb of Armadale. He has been in financial services for 18 years, and holds FASEA approved qualifications in financial planning.

Paul specialises in wealth creation and protection strategies using superannuation, managed investments, insurance and debt. He has a keen interest in assisting his clients to navigate the ever-changing investment landscape in Australia, as well as helping clients adopt technological innovation where appropriate.

Paul is a Sub-Authorised Representative of Statewide Advice Pty. Ltd., Corporate Authorised Representative No. 1275403 Authorised Representative No. 1242074.

## Qualifications

Paul holds a Bachelor of Commerce with majors in Financial Planning and eBusiness, a Diploma of Financial Planning, a Diploma of Financial Services and meets the competency requirements under ASIC's Regulatory Guide RG 146.

## Professional Memberships

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

## Authorisations

Paul 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;
- Securities; and
- Standard Margin Lending Facility.


**Paul Wratten**

Statewide Advice

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## Statewide Advice Fees and Charges

Paul Wratten will be paid by 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 discussed with 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'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.

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

## Other Benefits Paul 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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