

Financial Adviser Profile



Overview

Ben Marshall is a self-employed financial planner with hands-on experience helping clients to create secure financial futures.

Ben specialises in developing strategic financial plans for clients who are:

- Seeking to educate themselves
- Looking to accumulate wealth
- Investing a lump sum
- About to retire
- Looking to manage debt efficiently
- Interested in protecting their family with income protection and life insurance
- Wishing to reduce their tax liability
- Facing redundancy

Ben Marshall is a Sub-Authorised Representative of Benchmark Financial Planning Pty Ltd, Corporate Authorised Representative No. 326427. Authorised Representative No. 297604.

Qualifications

Ben holds a Masters Degree in Financial Planning (with Distinction), a Diploma of Financial Services (Financial Planning) and a Graduate Diploma Business (Marketing) and meets the competency requirements under ASIC's Regulatory Guide RG 146.

Authorisations

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



Ben Marshall

Benchmark Financial Planning

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Benchmark Financial Planning Advice Fees and Charges

Ben 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 prior to any fees becoming payable, typically in your initial meeting.

Ben's fee for the preparation of a Statement of Advice and/or implementation of advice strategies for new clients typically ranges from \$1,200 to \$11,000 incl. GST depending on complexity. You will be notified of the cost involved prior to the commencement of any work if applicable.

Ben provides the option of ongoing reporting and advisory services. The fees for this service are charged as an annual percentage of the value of your holding or a flat dollar fee. Percentage fees vary depending on the size of the balance, but typically range from around 1.10% pa to 0.25% pa. Flat dollar fees typically range from around \$2,000 pa to \$13,500 pa. You will be notified of the cost involved prior to the commencement of any ongoing services.

Ben may also charge an hourly rate for individual pieces of work from time to time. Ben's hourly rate for Financial Services is \$440 incl. GST and you will be notified of the time involved prior to the commencement of any work if applicable.

Benchmark Financial Planning 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. Ben Marshall is a Director of Benchmark Financial Planning Pty Ltd and will receive a salary/benefit from this company.

Other Benefits Ben May Receive

From time to time Ben 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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