

Financial Adviser Profile



Overview

This boutique financial planning business is run by Katrina Gay. A Financial Adviser since 2002, Katrina takes the financial burden and worry out of people's lives. She creates clever financial strategies, highly tailored to each individual client's needs and goals. A caring professional, Katrina helps her clients manage their money and embrace their potential by sharing her expertise in a simple, easily accessible way. She builds a strong, lasting relationship with all her clients by providing consistent, thoughtful advice throughout their lives.

Katrina Gay is a Sub-Authorised Representative of Nicholson Financial Planning Pty Ltd, Corporate Authorised Representative No. 1265225. Authorised Representative Number 229525.

Qualifications

Katrina holds a Diploma of Financial Planning and a Bachelor of Civil Engineering (Hons) and meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Katrina is a member of the Financial Planning Association of Australia and abides by their code of professional conduct and ethics.

Authorisations

Katrina 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; and
- Superannuation.

Katrina Gay

Nicholson Financial Planning

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Nicholson Financial Planning Advice Fees and Charges

Katrina may be paid by either Financial Planning Advice Fees and/or Commissions as described in the Financial Services Guide.

(1) Initial Fees

Katrina's fees for the preparation of a Statement of Advice (SoA) start from \$3,600. The fee varies based on the time required to construct the SoA and the complexity of the advice. The SoA fee will be advised to you prior to commencement of the SoA.

(2) Implementation Fees

In some cases Katrina charges an implementation fee to assist you in putting in place her recommendations. If the implementation fee applies it will be clearly identified to you within your SoA.

(3) Ongoing Fees

Katrina's ongoing service fees start from \$265 per month.

All fees stated above are inclusive of GST.

Katrina pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you.

Other Benefits Katrina May Receive

From time to time Katrina 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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This Adviser Profile has been authorised for distribution by Capstone Financial Planning Pty Ltd. AFSL No.223135. This Adviser Profile forms part of the Financial Services Guide (FSG) and is to be read in conjunction with the FSG.