

# Financial Adviser Profile

## Overview

Julian is a Certified Financial Planner (CFP®), Aged Care accredited, a member of the Financial Planning Association and is the Senior Planner and owner of the boutique financial planning firm Three Pillars Wealth Management. Julian has twelve years of experience as a Financial Planner and six years in various banking roles at Westpac including managing a team of Financial Planners in the Hunter Region, BDM and a member of the Superannuation and Retirement Technical Advice team.

Julian prides himself in understanding the needs of his clients and communicating in a way that is confident, friendly and easy to understand. Due to his extensive career and experience he is able to provide comprehensive advice tailored to his client's needs, and works closely with other professionals such as accountants, solicitors and financiers, to bring together a cohesive plan for his clients.

Julian Payne is a Sub-Authorised Representative of Three Pillars Wealth Management Pty Limited, Corporate Authorised Representative No. 1239479. Authorised Representative No. 1004222.

## Qualifications

Julian Payne holds an Advanced Diploma Financial Services (FP), is a Certified Financial Planner and meets the competency requirements under ASIC's Regulatory Guide RG 146.

## Professional Memberships

Julian Payne is a member of Financial Planning Association and abides by their code of professional conduct and ethics.

## Authorisations

Julian Payne 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.



## Julian Payne

Three Pillars Wealth Management

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## Three Pillars Wealth Management Advice Fees and Charges

Julian 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.

As part of detailed financial planning, there are costs to you at various stages of the process. Before making any recommendations, Julian will discuss and agree the fees with you.

Advice fees are inclusive of GST and payable by you at the following stages:

- 1.) **Recommendation:** For having a personalised financial plan (SoA) prepared, a plan preparation fee (up to \$10,000) is payable. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you.
- 2.) **Implementation:** A placement fee and/or implementation fee may be charged to implement the recommendations in your financial plan. These are payable when you decide to proceed with the implementation of any one or more recommendations that Julian provides to you. The actual fee will depend on the complexity of your situation and the amount of funds invested, but will not exceed:
  - a. a range from \$300 (min.) to \$5,000 (max.); or
  - b. \$300 per hour;
- 3.) **Ongoing Advice Service and Reviews:** If you choose to have Julian conduct a review of your financial plan to ensure that your financial strategies and financial products remain appropriate to you, you may be charged a review fee. If you choose to have Julian provide an ongoing advice service, you may be charged a fee ranging from \$300 to \$20,000p.a.

Three Pillars 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. Julian is a Director of Three Pillars Wealth Management and will receive a salary/benefit from this company.

## Other Benefits Julian May Receive

From time to time Julian 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.

Version 4.2



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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.