



Financial Adviser Profile

Overview

Vicky has been working in the financial planning industry for 14 years. Her passion is assisting to identify goals and creating a plan to achieve them through education, guidance and quality advice. It is important to help people achieve financial freedom throughout their life and she enjoys watching people achieve these goals. Living in Rockhampton for the last 10 years has allowed Vicky to be part of the local community and help build financial education to assist the community with financial stability and knowledge in the industry.

Vicky is a Sub-Authorised Representative of 452 Advice Pty Ltd trading as Evans Edwards Financial Advisors Wealth Creators, Corporate Authorised Representative No. 1261614. Authorised Representative No. 1000990.

Qualifications

Vicky holds an Advanced Diploma of Financial Planning, a Diploma of Financial Services (Financial Planning), is a Registered Tax (Financial) Adviser and is currently completing her Bachelor of Accounting. She has fulfilled the Margin Lending, Listed Securities and Self-Managed Super Fund Accreditation. Vicky fully meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Vicky is a member of the Financial Planning Association of Australia, and the Tax Practitioners Board and abides by their code of professional conduct and ethics.

Authorisations

Vicky 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.



Vicky Gilroy

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EVANS EDWARDS

FINANCIAL ADVISORS | WEALTH CREATORS

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Evans Edwards Financial Advisors Wealth Creators Advice Fees and Charges

Vicky 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 during your initial meeting.

Vicky'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.

Vicky provides the option of ongoing reporting and advisory services. This fee is a fixed fee depending on the level of service required incl. GST. You will be notified of the cost involved prior to the commencement of any ongoing services.

Evans Edwards Financial Advisors Wealth Creators pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Vicky is a Director of 452 Advice Pty Ltd trading as Evans Edwards Financial Advisors and will receive a salary/benefit from this company.

Other Benefits Vicky May Receive

From time to time Vicky 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.