

# Financial Adviser Profile

## Overview

Morgan Caldwell has been a financial planner for over 25 years. Prior to this, he gained extensive experience in Self Managed Superannuation and taxation as an accountant and registered tax agent.

He believes it's important to tailor advice and strategies to your specific situation and requirements. Our client's benefit from his experience and knowledge of the investment markets, and our wealth creation and retirement planning skills. His success is the financial security achieved by our clients.

All strategies and portfolios are specifically tailored to meet your needs, preferences and objectives. We consider long-term performance to be the most important feature of an investment program. We want to ensure you're comfortable with your investment portfolio and McGregor & McGregor's high level of ongoing and consistent service.

Morgan Caldwell is a Sub-Authorised Representative of McGregor & McGregor Financial Services Pty Limited, Corporate Authorised Representative No. 414200. Authorised Representative No. 309340.

## Qualifications

Morgan Caldwell has the following qualifications:

- Diploma of Financial Planning
- Bachelor of Commerce
- Master of Applied Finance
- Master of Business Administration

He is a Certified Financial Planner® and meets the competency requirements under ASIC's Regulatory Guide RG 146.

## Professional Memberships

Morgan Caldwell is a member of Financial Planning Association of Australia Limited and abides by their code of professional conduct and ethics.



## Morgan Caldwell

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## Authorisations

- Morgan Caldwell 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.

## McGregor & McGregor Financial Services Advice Fees and Charges

Morgan Caldwell 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.

Morgan Caldwell’s hourly rate for Financial Services is \$360 incl. GST and you will be notified of the time involved prior to the commencement of any work if applicable.

Morgan Caldwell’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.

Morgan Caldwell provides the option of ongoing reporting and advisory services. This fee is a fixed fee arrangement based on your ongoing service requirements and is independent of portfolio value. You will be notified of the cost involved prior to the commencement of any ongoing services.

McGregor & McGregor Financial Services Pty Limited pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Morgan Caldwell is a Director of McGregor & McGregor Financial Services Pty Limited and will receive a salary from this company.

## Other Benefits Morgan Caldwell May Receive

From time to time Morgan Caldwell 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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