

Financial Adviser Profile



Overview

Triumph Financial Planning is a privately owned and operated practice offering holistic financial planning, and operates on a fixed fee-for-service model for Investment and Superannuation advice. Our fees are based on the complexity of advice provided, not the size of funds invested.

Philippa has been in the Financial Services industry for more than 25 years and she has a wealth of experience in all facets of Financial Planning. Her areas of specialisation are retirement planning with a view to maximising Centrelink where possible, Aged Care and achieving your specific goals.

Philippa provides individual strategies tailored to each client's objectives and needs to achieve desired outcomes and importantly, on-going reviews to ensure clients stay on track to meet their goals.

Philippa has expertise in areas of Centrelink assistance, Aged Care and cash flow management.

Philippa Walters is a Sub-Authorised Representative of Wingillie (Qld) Pty Ltd trading as Triumph Financial Planning, Corporate Authorised Representative No. 409590. Authorised Representative No. 307394.

Qualifications

Philippa has completed the CFP Certification Program, holds a Diploma of Financial Planning and is a Registered Tax (Financial) Adviser. She has fulfilled the Accredited Listed Product Adviser Program, Margin Lending Accreditation and Self Managed Superannuation Fund Accreditation. Philippa fully meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Philippa is a member of the Financial Planning Association, a CERTIFIED FINANCIAL PLANNER® and abides by their code of professional conduct and ethics.



Philippa Walters

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Authorisations

Philippa 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.

Triumph Financial Planning Advice Fees and Charges

Philippa Walters 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 meetings.

Philippa’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.

Philippa 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.

Triumph Financial Planning pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Philippa Walters is a Director of Wingillie (Qld) Pty Ltd trading as Triumph Financial Planning and will receive a salary/benefit from this company.

Other Benefits Philippa May Receive

From time to time Philippa 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.