Financial Adviser Profile

Overview

Craig has a wealth of experience in business, banking and finance. In addition to working for local companies, I have owned my own business in Gladstone, and have worked within a major Australian bank. This has given me an understanding of finance from the perspective of an employee, a business owner, and everything in between. Combined with my Advanced Diploma in Financial Planning, my experience has positioned me to understand the challenges facing my clients, and the context of their unique financial needs.

I have a passion for problem solving and helping people achieve their goals. I have personally seen the tremendous impact and value that good financial advice can bring. I like to take a holistic approach to advice, ensuring all areas of your financial affairs are in line with your goals.

Craig Cavanagh is a Sub-Authorised Representative of Wingillie (QLD) Pty Ltd trading as Triumph Financial Planning, Corporate Authorised Representative No. 409590. Authorised Representative No 001270039.

Qualifications

Craig Cavanagh holds an advanced diploma of financial planning and meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Craig Cavanagh is a practitioner member of AFA and abides by their code of professional conduct and ethics.

Authorisations

Craig Cavanagh 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;
- Standard Margin Lending Facility.

Craig Cavanagh

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Financial Adviser Profile

Triumph Financial Planning Advice Fees and Charges

Craig Cavanagh 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.

Craig'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.

Triumph Financial Planning provides the option of ongoing reporting and advisory services. 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. Craig Cavanagh is an employee of Triumph Financial Planning and will receive a salary/benefit from this company.

Other Benefits Craig May Receive

From time to time Craig 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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