

ADVISER PROFILE



RON GRIFFITHS

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OVERVIEW

Ron has over 43 years of experience in the provision of financial/accounting advice and 13 years' experience in the provision of financial planning advice. Griffiths & Co form close relationships with our clients, thereby enabling us to understand your unique situation and customise the assistance we provide based on your requirements.

Ron is a Sub-Authorised Representative of Griffiths & Co Pty Ltd, Corporate Authorised Representative No. 233150. Authorised Representative No. 233148.

QUALIFICATIONS

Ron holds a Graduate Diploma of Applied Finance and Investment - Securities Institute, a Diploma of Finance and Mortgage Broking Management, and a Master of Administration and meets the competency requirements under ASIC's Regulatory Guide RG 146.

PROFESSIONAL MEMBERSHIPS

Ron is a Fellow of the Institute of Chartered Accountants and a Certified Practising Accountant.

AUTHORISATIONS

Ron 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; and
- Standard Margin Lending Facility.



Head Office:

Level 14, 461 Bourke Street
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GRIFFITHS & CO FEES AND CHARGES

Ron may be paid by either Financial Planning Advice Fees and/or Commissions 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.

Ron's hourly rate for Financial Services is \$385 incl. GST and you will be notified of the time involved prior to the commencement of any work if applicable.

Ron's fee for the preparation of a Statement of Advice ranges from \$660 to \$5,000 depending on complexity incl. GST. You will be notified of the cost involved prior to the commencement of any work if applicable.

Ron provides the option of ongoing reporting and advisory services. This fee varies on the scope and complexity of advice and ranges from \$660 to \$22,000 incl. GST. You will be notified of the cost involved prior to the commencement of any ongoing services.

Ron pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Ron is a Director of Griffiths & Co Pty Ltd and will receive a salary/benefit from this company.

OTHER BENEFITS RON MAY RECEIVE

From time to time Ron 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.