

Financial Adviser Profile

Overview

Nicholle has been in the financial services industry for the past 23 years, 18 of these years have been in Financial Advice. Her experience expands across both the banking and private sectors and specialises in investment, cash flow management, personal insurance, superannuation, retirement planning and Self-Managed Super Funds.

Nicholle chose financial planning to help clients make a difference in their financial lives providing strategies to help implement and manage both their short- and long-term goals.

Creating wealth is not just about saving money, it's about building your assets over time that will help place you in a better financial position for the future. Along this journey, we educate, provide financial solutions for investment, wealth protection, superannuation and retirement planning and to provide peace of mind with managing your financial affairs.

Nicholle Shepherd is a Sub-Authorised Representative of My Financial Advantage Pty Ltd, Corporate Authorised Representative No. 1276723. Authorised Representative No. 279077.

Qualifications

Nicholle Shepherd holds an Advance Diploma in Financial Services (Financial Planning) and meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Nicholle Shepherd is a member of the Financial Planning Association and Self-Managed Super Fund Association and abides by their code of professional conduct and ethics.

Authorisations

Nicholle Shepherd 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
- Margin Lending.

Nicholle Shepherd

My Financial Advantage Pty Ltd

121 Avoca Drive
Kincumber NSW 2251

Phone: 0478 134 981

nicholle@myfinancialadvantage.com.au

www.myfinancialadvantage.com.au

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My Financial Advantage Pty Ltd Advice Fees and Charges

Nicholle Shepherd 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.

Nicholle provides a complimentary initial consultation to discuss financial services to suit your individual needs.

Nicholle's fee for the preparation of a Statement of Advice and other Advice documents will vary depending on the complexity time involved in the preparation of the advice (min \$2,200 incl. GST). You will be notified of the costs involved prior to the commencement of any work.

Nicholle provides the option of ongoing reporting and advisory services. This fee is a fixed fee that will be determined at the time of advice depending on the level of ongoing service required (minimum ongoing service fee of \$2,200 p.a. incl. GST). You will be notified of the cost involved prior to the commencement of any ongoing services.

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

Other Benefits Nicholle May Receive

From time to time Nicholle 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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