

# Financial Adviser Profile

## Overview

At Partner Financial Group, we believe in partnering with our clients to understand their needs to develop strategies that meet their financial and lifestyle needs.

Sitparan became an adviser after spending over 20 years climbing the financial services industry “ladder” – on the corporate and management side of things. His motivation to become a “hands-on” financial adviser was that he truly enjoys helping people achieve financial freedom and has decided to direct his energy into caring for clients, rather than traversing the corporate jungle.

Sitparan Gnanendran is a Sub-Authorised Representative of Partner Financial Group Pty Ltd, Corporate Authorised Representative No. 247702. Authorised Representative No. 1243188.

## Qualifications

Sitparan Gnanendran holds a B.Sc. (Hons) in Actuarial Science, a Post Grad Diploma in Applied Information Systems, a Diploma and Advanced Diploma in Financial Planning and meets the competency requirements under ASICs Regulatory Guide RG 146.

## Professional Memberships

Sitparan Gnanendran is a member of Financial Advice Association Australia (FAAA) and abides by their code of professional conduct and ethics.

## Authorisations

Sitparan Gnanendran is authorised to provide advice and deal in the following financial products:

- Life Products including Investment Life Insurance Products and Life Risk Insurance Products
- Interests in Managed Investment Schemes including Investor Directed Portfolio Services
- Deposit and 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
- Standard Margin Lending Facility.



## Sitparan Gnanendran

Partner Financial Group

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## Partner Financial Group Advice Fees and Charges

Sitparan 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.

Sitparan Gnanendran'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.

Sitparan Gnanendran'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.

Sitparan Gnanendran provides the option of ongoing reporting and advisory services. This fee is a fixed fee will vary depending on the complexity involved and the time taken. You will be notified of the cost involved prior to the commencement of any ongoing services.

Partner Financial Group 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. Sitparan Gnanendran is a Director of Partner Financial Group Pty Ltd and will receive a salary/benefit from this company.

## Other Benefits Sitparan Gnanendran May Receive

From time to time Sitparan Gnanendran 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.