

Financial Adviser Profile

Overview

Charles Agnew has been a Financial Adviser since 2001 offering advice to individual clients as well as small and large business clients. Prior to this he was in the banking and finance industry for 19 years.

Charles offers specialist advice in all aspects of personal risk insurance, including income protection, trauma recovery, disablement and life insurance, shareholder and equity protection.

Charles also provides a claim service for clients by assisting and guiding the client through the process. Charles has been successful in obtaining in excess of \$3,000,000 in claims paid so far, which has greatly assisted his clients.

Luka Financial is part of the broader Luka Group, this provides them access to the wealth of knowledge held by the greater group. Luka Group prides itself on being able to deliver all aspects of our client's financial needs in a professional, ethical and client focused manner.

Charles is a Sub-Authorised Representative of Luka Financial Pty Limited, Corporate Authorised Representative No. 441690. Authorised Representative No. 292733.

Qualifications

Charles holds the following qualifications and professional designations:

- Advanced Diploma of Financial Planning;
- Fellow Chartered Financial Practitioner;
- Chartered Life Practitioner.

Charles meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Charles Agnew is a member of the Risk Store, Association of Financial Advisers, and Financial Planning Association, and is a registered Tax (Financial) Adviser with the Tax Practitioners Board (TPB) and abides by their codes of professional conduct and ethics.



Charles Agnew

Luka Financial Pty Limited

2 River Street
Dubbo, NSW 2830

Postal: PO Box 633
Dubbo NSW 2830

Phone: (02) 6883 2200

csa@lukagroup.com.au
www.lukagroup.com.au

Financial Adviser Profile

Authorisations

Charles 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; and
- Superannuation.

Luka Financial Pty Limited Advice Fees and Charges

Charles 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.

Charles' hourly rate for Financial Services is \$220 incl. GST and you will be notified of the time involved prior to the commencement of any work if applicable.

Charles' 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.

Charles provides the option of ongoing reporting and advisory services. This fee will be a fixed fee, or a percentage-based fee charged annually and based on the value of your holding incl. GST. You will be notified of the cost involved prior to the commencement of any ongoing services.

Luka Financial Pty Limited pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Charles Agnew is a salaried employee of Luka Financial Pty Limited and will receive a salary/benefit from this company.

Other Benefits Charles May Receive

From time to time Charles 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.

Version 4.0



Level 14, 461 Bourke Street
Melbourne Victoria 3000
1300 306 900
www.capstonefp.com.au

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.