

Financial Adviser Profile



Overview

Gavin has over 27 years experience in the Financial Services Industry and has been providing professional Financial Planning advice and solutions to his valued clients since 2003 – the past 21 years.

Gavin currently holds the CERTIFIED FINANCIAL PLANNER® designation, which is the highest standard of certification for financial planning worldwide in over 24 countries, assuring you that Gavin works to the highest professional and ethical standards.

Prior to becoming a Financial Adviser, Gavin enjoyed a successful career in Financial Services working in Australia for some of the largest American, Australian, German and Scottish Financial Institutions, gaining experience and exposure to Asset Finance (Capital Finance Australia), Asset Management (Rothschild Australia Asset Management and Deutsche Asset Management), Margin Lending (Deutsche Funds Management), Retail Banking (Citibank), Superannuation and Life Assurance markets (Colonial Mutual Life Assurance).

Gavin prides himself on developing professional and personable working relationships with all of his clients and is passionate about building their financial knowledge to provide a clear and concise understanding of the goals they are collectively working towards and what they are aiming to achieve. This enables him to partner with his clients to build and protect their wealth and ensure access to funds are provided when they are required the most.

Gavin Knight is a Sub-Authorised Representative of Paladin Wealth Group Pty Limited, Corporate Authorised Representative No. 1291950. Authorised Representative No. 248756.

Qualifications

Gavin Knight holds the following qualifications:

- Advanced Diploma of Financial Services (Financial Planning),
- Diploma of Financial Advising,
- Diploma of Financial Markets,
- Diploma of Financial Services (Finance/Mortgage Broking Management).

Gavin meets the competency requirements under ASICs Regulatory Guide RG 146.

Qualifications (non-finance related)

Gavin Knight holds the following non-finance related qualifications:

- JP - Justice of the Peace (Attorney General's Department of NSW)

Professional Memberships

Gavin Knight is a member of the following organisations and abides by their code of professional conduct and ethics:

- Financial Planning Association of Australia (FPA)
- Financial Services Institute of Australasia (FINSIA)
- Mortgage and Finance Association of Australia (MFAA)



Gavin Knight CFP®



Paladin Wealth Group Pty Limited

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Professional Designations

Gavin Knight holds the following professional designations:

-  CERTIFIED FINANCIAL PLANNER® professional (FPA)
- SA Fin - Senior Associate (FINSIA)

Authorisations

Gavin Knight 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.

Paladin Wealth Group Advice Fees and Charges

Gavin Knight 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.

Gavin'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. It is important to note that Gavin will not proceed with preparing any advice for you where the benefit received does not exceed the initial advice fees associated with the advice.

Gavin provides all of his valued clients with ongoing reporting and advisory services. This Annual Advice Service enables Gavin to conduct review meetings and recommend changes to your plans and strategies (if required). The annual advice received will help you stay on track to meet your goals. The charge for these services this fee is up to 1.10% p.a. of the value of your holding incl. GST (minimum fee of \$4,400 p.a. applies for balances under \$400,000). You will be notified of the cost involved prior to the commencement of any ongoing services.

Paladin Wealth Group 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. Gavin is an equity holder and salaried employee of Paladin Wealth Group Pty Limited and will receive a salary/benefit/bonus from this company.

Other Benefits Gavin May Receive

From time to time Gavin 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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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.