

Financial Adviser Profile



Overview

Gavin Knight has worked in the financial services industry since 1997 and has delivered professional financial planning advice and tailored solutions to clients since 2003.

Gavin currently holds the CERTIFIED FINANCIAL PLANNER® designation, which is the highest standard of certification for financial planning worldwide in over 29 countries and territories, 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. He gained experience across asset finance (Capital Finance Australia), asset management (Rothschild Australia Asset Management and Deutsche Asset Management), margin lending (Deutsche Funds Management), retail banking (Citibank) and the superannuation and life assurance markets (Colonial Mutual Life Assurance).

Gavin is committed to developing strong, professional relationships with his clients and empowering them through financial education. By ensuring clear alignment on goals and strategies, he partners with clients to build and protect their wealth and provide access to funds when it matters 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 a Advanced Diploma of Financial Services (Financial Planning), Diploma of Financial Advising, Diploma of Financial Markets and Diploma of Financial Services (Finance/Mortgage Broking Management); and meets the competency requirements under ASICs Regulatory Guide RG 146. Gavin is also a registered Justice of the Peace (NSW).

Professional Memberships

Gavin Knight is a member of the Financial Advice Association of Australia (FAAA), Chartered Institute for Securities & Investment (CISI) and Mortgage and Finance Association of Australia (MFAA); and abides by their codes of professional conduct and ethics.



Gavin Knight CFP®

Paladin Wealth Group Pty Ltd

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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 Advice Fees and Commissions as described in the Financial Services Guide. The amount of the benefit and how it is calculated will be advised to you before it is charged.

Gavin’s fee for the preparation of a Statement of Advice (SoA) and other Advice documents will vary depending on the complexity involved and the time taken. The SoA fee is typically between \$5,500 and \$14,300 incl. GST.

Gavin may charge you an implementation fee which may be a fixed fee, typically \$2,200 incl. GST. The fee will vary depending on the complexity of the service to be provided.

Gavin provides the option of ongoing reporting and advisory services. This may be a fixed fee, minimum of \$4,400 incl GST p.a. for balances under \$400,000, or a percentage of the funds invested up to 1.1%. The fee will vary depending on the complexity of the service to be provided. For example, if the percentage-based fee is 1.1% p.a. and you invest \$500,000, your ongoing advice fee will be \$5,500 incl. GST.

Paladin Wealth 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. Gavin is an equity holder and salaried employee of Paladin Wealth Group Pty Ltd and will receive a salary/benefit 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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