



# Financial Adviser Profile

## Overview

Sandy Gosper is a Certified Financial Planner with 25 years of experience in providing tailored financial advice to a diverse range of people in a wide variety of circumstances.

She can help you to make smart decisions about the way that you spend, save and invest your money, so that you know with absolute clarity where you stand. You will be working towards, or be achieving the things on your bucket list, whatever they are for you.

Her areas of specialisation are:

- Retirement Planning
- Navigating the financial complexities of separation and divorce
- Aged Care

Sandy Gosper is a Sub-Authorised Representative of SG Wealth Pty Ltd, Corporate Authorised Representative No. 1312829. Authorised Representative No. 1003445.

## Qualifications

Sandy is a Certified Financial Planner (CFP®) and holds a Graduate Diploma of Financial Planning; and meets the competency requirements under ASICs Regulatory Guide RG 146. Sandy has also completed an Aged Care Accreditation and attained the Aged Care Specialist Designation with the Financial Advice Association Australia (FAAA).

## Professional Memberships

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

## Authorisations

Sandy Gosper 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.



**Sandy Gosper**

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## SG Wealth Advice Fees and Charges

Sandy Gosper 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.

Sandy's hourly rate for Financial Services including consultations is \$330 incl. GST and you will be notified of the time involved prior to the commencement of any work if applicable.

Sandy's fee for the preparation of a Statement of Advice and other Advice documents will range from \$3,300 - \$6,600 (incl GST), depending on the complexity involved and the time taken. You will be notified of the costs involved prior to the commencement of any work.

Sandy's also provides the option of ongoing reporting and advisory services. This fee range from \$2,750 - \$6,600 (incl GST). You will be notified of the cost involved prior to the commencement of any ongoing services.

SG Wealth 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. Sandy is a Director of SG Wealth Pty Ltd and will receive a salary/benefit from this company.

## Other Benefits Sandy May Receive

From time to time Sandy 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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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.