

# Financial Adviser Profile

## Overview

Marion is the Principal of Midas Financial Planning and has over 45 year's experience in the Financial Services Industry with certifications and memberships including: Diploma of Financial Planning; Diploma of Financial Services (Finance & Mortgage Broking Management).

Marion is considered a compassionate, holistic-approach Financial Planner. She firmly believes it is essential to provide her clients with sound financial planning and qualified professional advice. Marion's wealth of experience in the Financial Services Industry, coupled with her tangible empathy and warm nature will make you feel instantly comfortable with chatting through your personal situation and establishing your financial objectives.

Midas Financial Planning aims to provide a quality professional service, delivering information and solutions to clients in a readily understandable format. We pride ourselves on our attention to detail, our level of understanding and compassion, always committed to assisting our clients to reach their financial goals.

Marion Kilsby is a Sub-Authorised Representative of Marion J Pty Ltd, Corporate Authorised Representative No. 243141. Authorised Representative No. 242953

## Qualifications

Marion Kilsby holds a Diploma of Financial Planning and meets the competency requirements under ASIC's Regulatory Guide RG 146.

## Professional Memberships

Marion Kilsby is an Associate Member of the Financial Planning Association of Australia and abides by their code of professional conduct and ethics.

## Authorisations

Marion Kilsby 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.



**Marion Kilsby**  
Midas Financial Planning

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## Midas Financial Planning Advice Fees and Charges

Marion Kilsby 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.

Marion'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.

Marion provides the option of ongoing reporting and advisory services. This fee is either a minimum of \$2,200 p.a., or 1.10% p.a. of the value of your holding incl. GST. This cost is dependent on the complexity involved, the time required and the value of your holding. You will be notified of the cost involved prior to the commencement of any ongoing services.

Marion J 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. Marion is a Director of Marion J Pty Ltd and will receive a salary/benefit from this company.

## Other Benefits Marion May Receive

From time to time Marion 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.