



# Financial Adviser Profile

## Overview

Cassandra began her career in Financial Advice in 2010, initially in a position as a Paraplanner with a local firm. During her time in the industry, Cassandra has gained valuable experience in client services, as well as advice preparation and implementation. Cassandra was appointed as a Financial Adviser in 2017 following the completion of her Bachelor of Financial Planning.

In 2017 Cassandra was selected to represent the Financial Planning Association of Australia (Western Division) as a student representative at the Annual FPA Congress.

Cassandra believes firmly that knowledge is power and is passionate about improving community levels of financial literacy through financial education, and in 2018 Cassandra introduced a financial literacy program into a local public school's classrooms, with the assistance of the FPA subsidised Banqer program, which teaches children from years 3 to 6 how to manage money in classroom simulated "real life" situations.

Cassandra is passionate about helping guide people to discover their life goals and achieve them. By developing long lasting, trusting relationships with people, Cassandra helps to provide peace of mind for her clients, ensuring that their families financial future is secure by giving them the confidence that they are making smart financial decisions.

Cassandra is a Sub-Authorised Representative of IEC Financial Advisory Pty Ltd, Corporate Authorised Representative No. 1251572. Authorised Representative No. 1260537.

## Qualifications

Cassandra Scoble holds a Bachelor of Financial Planning and meets the competency requirements under ASIC's Regulatory Guide RG 146.

## Professional Memberships

Cassandra is a member of the Financial Planning Association of Australia and abides by their code of professional conduct and ethics.

Cassandra is a committee member of the Financial Planning Association of Australia's Western Division Chapter, where she also holds the role of Treasurer.



## Cassandra Scoble

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## Authorisations

Cassandra is authorised as an Associate Financial Adviser and is able to provide advice and deal (under supervision of a senior Capstone Financial Adviser) 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;

Cassandra is currently undertaking a Professional Year of work and training in accordance with subsection 921B(4) of the Corporations Act 2001. Her Supervisor during this period is Joel Bones (1000222) of IEC Financial Advisory Pty Ltd. Joel will be responsible for any advice provided by Cassandra during that time.

Cassandra is authorised to provide financial advice, conduct client meetings and prepare advice documents only under the supervision of a senior Capstone Financial Adviser.

## IEC Financial Advisory Advice Fees and Charges

Cassandra 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.

Cassandra’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.

Cassandra provides the option of ongoing reporting and advisory services. Ongoing fees are 1.1% (incl. GST) of assets under management for the first \$1m of funds under advice, with fees to be negotiated individually for amounts under management above \$1m. You will be notified of the cost involved prior to the commencement of any ongoing services.

IEC Financial Advisory 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. Cassandra is a salaried employee of IEC Financial Advisory Pty Ltd and will receive a salary/benefit from this company.

## Other Benefits Cassandra May Receive

From time to time Cassandra 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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