ADVISER PROFILE

CAROL ROUND

6/114 William Street
Port Macquarie NSW 2444

Postal Address
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Port Macquarie NSW 2444

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carol@allroundfinancial.com.au

OVERVIEW

Carol is the founding Principal and Director of All Round Financial Planning on the Mid North Coast.

Carol is a Certified Financial Planner (CFP®). A CFP® holds the highest professional designation in financial planning, recognised worldwide. The CFP® represents standards of excellence and demonstrates to the public and peers, Carol’s commitment to financial planning. Carol has over fourteen year’s industry experience and is an active investor herself providing for her own financial freedom.

Carol believes it is important to align your money decisions with what’s important in your life. She engages in meaningful conversations with her clients to gain a better understanding of what is important to them, their goals and values. This foundation serves as a guiding light for Carol in working with her clients to help them make sound financial decisions for their future.

Carol will empower you to identify and realise your personal goals and objectives. She will provide value by helping you stick to your strategy, so you avoid making some simple but costly mistakes along the way.

Carol Round is a Sub-Authorised Representative of All Round Financial Services Pty Ltd (T/A All Round Financial Planning), Corporate Authorised Representative No. 328973. Authorised Representative No. 291871.

AREAS OF EXPERTISE

- Wealth Creation including Investment Property, Shares, Managed Funds, Gearing Strategies
- Superannuation including, Self Managed Superannuation Funds (SMSF)
- Money Management
- Retirement Planning
- Debt Management
- Wealth Protection
- Estate Planning
- Social Security
- Aged Care

QUALIFICATIONS

Carol is a Certified Financial Planner ®, holds an Advanced Diploma in Financial Services (Financial Planning), a Diploma of Financial Planning and meets the competency requirements under ASIC’s Regulatory Guide RG 146. Carol also holds a Diploma in Business in Information Systems, a Real Estate Certificate of Registration NSW - Agents Licence, a Real Estate Certificate and is a Justice of the Peace. Carol also holds Certificates in Direct Shares and Self Managed Superannuation Funds.

PROFESSIONAL MEMBERSHIPS

Carol is a member of the Financial Planning Association of Australia (FPA) and the Real Estate Institute of NSW (REINSW) and abides by their code of professional conduct and ethics.

Head Office:
Level 14, 461 Bourke Street
Melbourne Victoria 3000
1300 306 900
www.capstonefp.com.au

AUTHORISATIONS

Carol 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; and
- Standard Margin Lending Facility.

OUR FEES AND CHARGES

Carol 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.

All Round Financial Services operates a ‘fee for service’ model and various ranges of packages if required.

Initial consultation – At our expense – first ½ hour.

Advice preparation – Depending on the complexity of strategies this can range from $850 - $3,500.

Ongoing service packages –

Portfolios less than $100,000:	fee $2,100 (+ GST)
Portfolios $100,001 - $350,000:	fee $2,796 (+ GST)
Portfolios $350,001 - $500,000:	fee $3,948 (+ GST)
Portfolios $500,001 to $1,000,000:	fee $6,000 (+ GST)
Portfolios $1,000,001 and over:	Fee POA

Adhoc advice – Where you do not wish to participate in an ongoing service fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of between $280 and $400 may apply.

All Round Financial Planning pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Carol Round is a Director of All Round Financial Planning and will receive a salary/benefit from this company.

OTHER BENEFITS CAROL MAY RECEIVE

From time to time Carol 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.