



ADVISER PROFILE: David Love

EXPERIENCE:

David Love is a Sub-Authorised Representative and Director of Prosper Wealth Solutions Pty Limited, Corporate Authorised Representative No. 297635.

David began his career in the financial services industry in 1969. Prior to commencing his own financial planning practice in 2003 he held a number of senior management positions within the financial planning industry. David works with his clients to develop a long term financial strategy that is personal to their needs and provides them with the financial security and stability they desire. David strives to help people create and protect their wealth, so they can achieve their financial and personal goals, throughout all stages of their lives.

AREAS OF

SPECIALISATION: David provides comprehensive advice covering an array of services such as:

- Creating your Wealth Tax Effectively;
- Superannuation Advice;
- Creating your Retirement Income Streams; and
- Protecting your Wealth and your Family;
- Planning for your Retirement;
- Optimising your Social Security Entitlements.

QUALIFICATIONS: David holds a Bachelor of Economics (Sydney University) and meets competency requirements under ASIC Regulatory Guide RG146.

PROFESSIONAL MEMBERSHIPS: David is an Associate Member of the Financial Planning Association (FPA) and abides by their code of ethics.

AUTHORISATIONS: David is authorised to provide advice and deal in the following financial products:

- Life Products including Investment Life Insurance Products & Life Risk Insurance Products;
- Debentures, Stocks or Bonds issued or proposed to be issued by a Government;
- Deposit & Payment Products;
- Interests in Managed Investment Schemes including Investor Directed Portfolio Services;
- Retirement Savings Accounts ("RSA") products;
- Standard Margin Lending Facility; and
- Superannuation.

CONTACT:

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WHAT DAVID'S CLIENTS SAY:

"We knew that our approach to managing our income and finances was in desperate need of review. David invested time to fully understand our life circumstances and goals and by taking this holistic approach, David was able to present a set of recommendations that we were immediately comfortable with. The service provided by David and Heather is certainly the most professional we have encountered in the financial planning industry and we continue to recommend David to friends, family and colleagues." *J & S, Abbotsford*

"We chose David Love as our financial adviser after bad experiences with our previous two advisers and went through a very careful selection process before selecting him - we could not afford to get it wrong a third time! Our experience over the last three years has more than exceeded all our expectations and we have found David to be thorough, conscientious and a pleasure to deal with. We would have no hesitation in recommending him to others looking for sound financial advice and planning." *D&E, Annandale*

"Before seeing David we had met with a few financial planners. We are in our early 30's and earning good money, but no-one seemed to take us seriously, or understand what we needed. From the very first meeting David made us feel comfortable and confident, with his help we have saved more money than we ever thought possible, and yet we are still able to enjoy our lives without committing everything we earn to savings. We have come a long way with David's help and couldn't imagine making any major financial decision without his expert advice." *J&B, Bondi*

"When we both retired we wanted to restructure our assets, to suit a retirement lifestyle and provide an income throughout our lifetimes. This was clearly going to involve maximising returns, minimising tax, preserving capital and making the best use of superannuation proceeds. David's initial advice and ongoing commentary has helped us reach a structure which we believe will meet our objectives. The performance to date of the restructuring is testament to the quality of his advice." *W&J, Haberfield*

"It has been invaluable to have David's advice and guidance over the last few years, my only regret is that I did not find him earlier in my career." *MC, Waverton*

OUR FEES AND CHARGES:

David may be paid by either Financial Planning Advice Fees and/or Commissions as described in the attached Financial Services Guide. This will be advised to you during your initial meeting.

David's hourly rate for the preparation of a Statement of Advice ranges from \$250 to \$300 incl. GST depending on the type of work undertaken, and you will be notified of the time involved prior to the commencement of any work if applicable. In some instances, in order to provide you with certainty as to the amount that will be charged, the number of hours may be capped at a maximum level, to be agreed with you.

All remuneration is payable to Capstone Financial Planning Pty Ltd in the first instance. Capstone Financial Planning Pty Ltd will then pay a percentage of any commission, fees and ongoing revenue earned by David to Prosper Wealth Solutions and this will be disclosed to you in your Statement of Advice. David is a Director of Prosper Wealth Solutions and will receive a salary/benefit from this company.

OTHER BENEFITS YOUR ADVISER MAY RECEIVE:

From time to time David may be invited to social or sporting events and receive the occasional gift such as a bottle of wine or hamper on special occasions, such as Christmas. Generally, these non-cash benefits will have a value of less than \$300. Any non-cash benefits greater than or equal to \$300 will be monitored by Capstone Financial Planning Pty Ltd.

A register listing the details of any non-cash benefits received is maintained. If you would like more information you can request a copy of the register. These invitations and gifts do not influence the advice David provides to you.