

Financial Adviser Profile

Overview

David Fleming has been involved in the finance industry since 1978 working in banking, tax, accounting and as a financial adviser since 1998.

David has worked with individuals and businesses to ensure a prosperous future, protecting families, building investments, managing super, setting up retirement and estate plans.

David seeks ongoing relationships with clients and provides appropriate advice on an ongoing basis for clear direction, peace of mind and a secure financial future.

David is a Sub-Authorised Representative of DJ & KA Investments Pty Ltd T/As Promenade Wealth Management, Corporate Authorised Representative No. 1279081. Authorised Representative No. 1004745.

Qualifications

David holds a Bachelor of Business Degree - Accounting, CPA and CFP qualifications and meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

David is a member of FPA and CPA and abides by their code of professional conduct and 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;
- 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.

David Fleming

Promenade Wealth Management

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Promenade Wealth Management Advice Fees and Charges

David 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.

Promenade Wealth Managements hourly rate for Financial Services is \$550 incl. GST and you will be notified of the time involved prior to the commencement of any work if applicable.

David'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.

David provides the option of ongoing reporting and advisory services. This fee is either a fixed fee or a percentage of funds under management, based on a minimum of \$2500 pa per account / person, plus a % p.a. of the value of your holding up to 1% incl. GST. You will be notified of the cost involved prior to the commencement of any ongoing services.

DJ & KA Investments 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. David Fleming is a Director of DJ & KA Investments Pty Ltd and will receive a salary/benefit from this company.

Other Benefits 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. 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.

Version 4.3



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