

# Financial Adviser Profile

## Overview

Josh has been working in financial services since completing his tertiary education at the University of Western Australia in 2014. Since that time Josh completed his Diploma of Financial Services (Financial Planning) & Advanced Diploma of Financial Planning, as well as satisfying the FASEA education regime. Having previously worked a number of roles within financial services, Josh joined Promenade Wealth Management in February 2021.

Josh's expertise is in investment management including personal investments, superannuation & retirement planning as well as personalised protection portfolios. Josh's aim as a financial planner is to help his clients articulate their goals and work with them to most effectively achieve them, over the short and long term. Frequently outdoors and on the move, Josh spends his leisure time running, cycling, swimming, playing football and enjoys winding down at the beach.

Joshua Fleming is a Sub-Authorised Representative of DJ & KA Investments Pty Ltd T/As Promenade Wealth Management, Corporate Authorised representative No.1279081. Authorised Representative No. 1255127.

## Qualifications

Josh meets the competency requirements under ASIC's Regulatory Guide RG 146 and has completed education such as his Bachelors Degree (BSc) with a Major in finance, his Diploma & Advanced Diploma of Financial Planning as well as Commercial Law and Tax for Financial Planning. Josh has completed the requirements under the FASEA Education regime including the adviser exam and Ethics & Professionalism Bridging unit.

## Professional Memberships

Joshua Fleming is a member of Association of Financial Advisers (AFA) and abides by their code of professional conduct and ethics.

## Authorisations

Joshua Fleming 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;



**Joshua Fleming**

Promenade Wealth Management

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- Superannuation;
- Securities; and
- Self Managed Superannuation Funds

## Promenade Wealth Management Advice Fees and Charges

Joshua Fleming 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.

Josh'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.

Josh provides the option of ongoing reporting and advisory services. This fee is a fixed fee including 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. Joshua is a salaried employee of DJ & KA Investments Pty Ltd and will receive a salary/benefit from this company.

## Other Benefits Josh May Receive

From time to time Josh 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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