

Financial Adviser Profile



Overview

Asad graduated from university in the UK in 2006 and has worked in financial planning, wealth and asset management since then. Over the years, Asad has successfully delivered personalised financial advice to a range of clients across different backgrounds and cultures. He is highly respected by his peer group, clients and community for his technical expertise, supportive nature and his keen desire to help people improve their financial wellbeing.

Asad will identify where you are now, where you want to be, establish clearly defined goals and provide you with an appropriate action plan to get you there. Ongoing advice and administrative support will ensure that you continue to make the right decisions. Asad's approach is very personable and he places a strong emphasis on understanding you, your family and your work, to ensure that the advice reflects your individual circumstances.

Asad is a father of two young children and understands the financial challenges families face as well as their financial goals.

Asad Ahmad is a Sub-Authorised Representative of ClearStone Wealth Pty Ltd, Corporate Authorised Representative No. 1249432. Authorised Representative No. 1233307.

Qualifications

Asad Ahmad holds an Advance Diploma of Financial Planning and meets the competency requirements under ASIC's Regulatory Guide RG 146.

Authorisations

Asad Ahmad 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.



Asad Ahmad

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ClearStone Wealth Advice Fees and Charges

Asad Ahmad 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.

Asad'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.

Asad provides the option of ongoing reporting and advisory services. This fee can be a fixed fee or a percentage of the value of your holding incl. GST. You will be notified of the cost involved prior to the commencement of any ongoing services.

ClearStone Wealth 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. Asad Ahmad is a Director of ClearStone Wealth Pty Ltd and will receive a salary/benefit from this company.

Other Benefits Asad May Receive

From time-to-time Asad 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.