

## Adviser Profile

### Your adviser's profile

**Stephen Ballinger** is a director and Authorised Representative of Ballinger's, ASIC adviser ID No. 226330.

Stephen is a Certified Financial Planner (CFP®) having completed a Diploma in Financial Planning (Dip FP) and other requirements set down by the Financial Planning Association. Stephen has also completed a Bachelor of Commerce (B.Com) through the University of Newcastle.

Stephen has worked in finance since 1986 and has been licensed to provide financial advice since 1994.

Stephen established Ballinger's in February 2000.



### Financial services & products

Stephen is authorised by Ballinger's to provide personal advice, general advice and to deal in:

- Deposit & payment products
- Government debentures, stocks and bonds
- Life insurance products
- Managed investment schemes
- Margin Lending
- Retirement savings accounts
- Securities
- Superannuation

### Fees

Our initial fee for the preparation and implementation of the Statement of Advice is agreed with you prior to carrying out any work. The fee depends on the work involved.

Should you decide not to implement our recommendations, the fee for the preparation of the Statement of Advice will still be the fee we agreed with you.

### Ongoing service fees

Our ongoing service includes investment portfolio management and regular reviews of your financial situation, all of which are essential to ensure you stay on track to reach your goals. The cost and services to be provided will be established by mutual agreement.

For ongoing service, our fee is based on many factors including, the size of the portfolio, complexity of your circumstances, and the level of service required.

Should you require any additional services outside of any agreement between you and your adviser, an amount of up to \$440 per hour, may apply.

### How are we paid?

Stephen is paid a salary by Ballinger's Financial Planning Pty Limited. Any profits generated by Ballinger's, or its associated entities, are paid to Stephen and his family.

### Contact

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