

Financial Adviser Profile

Overview

Bart has been an Accountant for 17 years and a member of the Institute of Chartered Accountants Australia & New Zealand since 2003. Bart joined NorthCorp Accountants in 1999 and became a Partner from 1 July 2007. Bart has extensive knowledge and experience in the accounting and administration of Self Managed Superannuation Funds and is also a Registered Company Auditor and a Self Managed Superannuation Fund Auditor.

Bart is a Sub-Authorised Representative of NorthCorp AFS Pty Ltd, Corporate Authorised Representative No. 1247394. Authorised Representative No. 1247398.

Qualifications

Bart holds a Bachelor of Commerce from the University of Southern Queensland and a Graduate Diploma from the Institute of Chartered Accountants in Australia. Bart is recognised as a CA SMSF Specialist by the Chartered Accountants Australia & New Zealand and meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Bart is a member of the Chartered Accountants Australia & New Zealand and abides by their code of professional conduct and ethics.

Authorisations

Bart is authorised to:

- provide financial product advice on self-managed superannuation funds;
- arrange to deal in an interest in a self-managed superannuation fund;
- provide financial product advice on superannuation products in relation to a person's existing holding in a superannuation product but only to the extent required for:
 - making a recommendation that the person establish a self-managed superannuation fund; or
 - providing advice to the person on contributions or pensions under a superannuation product;
- provide class of product advice on the following:
 - superannuation products;
 - basic deposit products.

Bart Lawler

NorthCorp AFS

Suite 1-3 Bourne House
10-12 Short Street
Port Macquarie NSW 2444

PO Box 166
Port Macquarie NSW 2444

Phone: 02 6588 4444

Fax: 02 6583 4627

lawlerb@northcorp.com.au
www.northcorp.com.au

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NorthCorp AFS Advice Fees and Charges

Bart may 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.

Bart's hourly rate for Financial Services ranges between \$198 and \$286 incl. GST and you will be notified of the time involved prior to the commencement of any work if applicable.

Where financial planning advice fees are payable, Capstone Financial Planning will receive all revenue in the first instance.

NorthCorp AFS 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. Bart is a director of NorthCorp AFS Pty Ltd. Bart is also a partner of NorthCorp Accountants & Financial Services from which he receives a regular profit distribution. Bart does not receive a salary from either NorthCorp AFS Pty Ltd or NorthCorp Accountants & Financial Services.

Capstone Financial Planning has no association with NorthCorp Accountants & Financial Services.

Other Benefits Bart May Receive

From time to time Bart 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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Level 14, 461 Bourke Street
Melbourne Victoria 3000
1300 306 900
www.capstonefp.com.au

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