Financial Adviser Profile

Overview

Sarah Crothers of Trent Crothers Financial Services Pty Ltd, trading as Crothers & Associates is a regionally based financial planning business based in Wodonga.

Crothers & Associates prides itself on honest and professional service by working with you to organise your financial affairs, create and protect capital and achieve your desired lifestyle choices. Our recommendations are always underpinned by exhaustive and professionally conducted research, which is always in the best interest of our clients.

We source leading research organisations for market assessment, technical analysis and seek practical techniques as an important component in providing financial advice and strategies.

Sarah has been employed in the financial services industry since 1999, with a passion to help clients achieve their goals through specialised strategy and product advice. She believes in taking the stress and confusion out of each individual client's concerns or goals, to work closely together and achieve future success.

Sarah Crothers is a Sub-Authorised Representative of Trent Crothers Financial Services Pty Ltd (trading as Crothers & Associates), Corporate Authorised Representative No. 343735. Authorise Representative No. 338445.

Qualifications

Sarah Crothers meets the competency requirements under ASIC's Regulatory Guide RG 146.

- Diploma of Financial Services (Financial Planning)
- Advanced Diploma of Financial Services (Financial Planning (AFP Dip.FS)
- Tax (Financial) Adviser
- ASX Listed Products Accreditation

Professional Memberships

Sarah Crothers is a member of Association of Financial Advisers (AFA), the Credit Ombudsman Service (COS) and the Tax Practitioners Board (TPB) and abides by their code of professional conduct and ethics.

Sarah Crothers

Crothers & Associates

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Authorisations

Sarah Crothers 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;
- Securities

Crothers & Associates Advice Fees and Charges

Sarah Crothers 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.

Sarah Crothers 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.

Sarah Crothers provides the option of ongoing reporting and advisory services. You will be notified of the cost involved prior to the commencement of any ongoing services.

Trent Crothers Financial Services Pty Ltd (trading as Crothers & Associates) pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Sarah Crothers is an employee of Trent Crothers Financial Services Pty Ltd and will receive a salary/benefit from this company.

Other Benefits Sarah May Receive

From time to time Sarah Crothers 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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