



# Financial Adviser Profile

## Overview

Trent Crothers Financial Services Pty Ltd trading as Crothers & Associates is a regionally based financial planning business 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 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.

Trent Crothers is a Sub-Authorised Representative of Trent Crothers Financial Services Pty Ltd (trading as Crothers & Associates), Corporate Authorised Representative No 343735. Authorised Representative No. 299063.

## Qualifications

- Diploma of Financial Services (Financial Planning)
- Advanced Diploma of Financial Services (Financial Planning) (AFP Dip. FS)
- Fellow Chartered Financial Practitioner (FChFP)
- Gearing and Margin Lending Accreditation
- Tax (Financial) Adviser
- ASX Listed Products Accreditation

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

## Professional Memberships

Trent is a member of the 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.



## Trent Crothers

Crothers & Associates

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## Authorisations

Trent 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; and
- Standard Margin Lending Facility.

## Crothers & Associates Advice Fees and Charges

Trent 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.

Trent 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.

Trent 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. Trent Crothers is a Director of Trent Crothers Financial Services Pty Ltd Trading as Crothers & Associates and will receive a salary/benefit from this company.

## Other Benefits Trent May Receive

From time to time Trent 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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This Adviser Profile has been authorised for distribution by Capstone Financial Planning Pty Ltd. AFSL No.223135. This Adviser Profile forms part of the Financial Services Guide (FSG) and is to be read in conjunction with the FSG.