Financial Adviser Profile

Overview

Eleni takes pride in being accessible to her clients. Her strong work ethic, attention to detail and genuine desire to ensure her clients understand their journey is what makes Eleni respected and trusted by her clients.

Eleni has been working in the financial planning profession for over 20 years. Over these years, Eleni has guided her clients through their personal changes, legislative changes and the highs and lows of investment markets. This experience has taught Eleni that financial success is not driven by the performance of investments; it is driven by the behaviour of the investor.

With that in mind, Eleni founded Candour Wealth Advice in 2018. Candour Wealth Advice is about providing solid, trusted and transparent financial advice that helps people prosper. At the heart of Candour is the belief that good advice should be easy to understand and simple to follow.

Eleni is a Sub-Authorised Representative of Candour Wealth Pty Ltd, Corporate

Authorised Representative No. 1268010. Authorised Representative No. 292519.

Qualifications

Eleni is a Certified Financial Planner, which is the highest financial planning designation worldwide. In addition to this, Eleni holds the following qualifications:

- Bachelor of Business (Mgt)
- Graduate Diploma in Financial Planning
- Life Risk Specialist
- Self-Managed Super Fund Specialist
- Justice of the Peace

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

Professional Memberships

Eleni is a member of the Financial Planning Association and abides by their code of professional conduct and ethics.

Eleni Michael

Candour Wealth Advice

GPO Box 1584
BRISBANE QLD 4001

Level 5
40 Creek Street
BRISBANE QLD 4000

Phone: 07 3064 3226
Mobile: 0412 525 210
eleni@candourwealth.com.au
candourwealth.com.au

Financial Adviser Profile

Authorisations

Eleni 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; and
- Standard Margin Lending Facility.

Candour Wealth Advice Fees and Charges

Eleni will be paid 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.

Eleni'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.

Eleni provides the option of ongoing reporting and advisory services. This fee can either be a fixed fee, or a percentage of the value of your holdings including GST. The ongoing fee will vary depending on the complexity involved and time taken to provide you with ongoing advice. You will be notified of the cost involved prior to the commencement of any ongoing services.

Candour Wealth Advice pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Eleni is a Director of Candour Wealth Advice and will receive a salary/benefit from this company.

Other Benefits Eleni May Receive

From time to time Eleni 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.

Level 1, 607 Bourke Street
Melbourne Victoria 3000
1300 306 900
www.capstonefp.com.au

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.