

Financial Adviser Profile

Overview

Warren Russell is an experienced Financial Planner who has been providing quality financial advice for over 20 years. He has partnered with the locally established team at TJS Accounting Co.

Warren feels that everyone should seek financial advice and that advice is not just for the wealthy.

Regardless of your stage in life, whether you are looking to minimise your tax, consolidate your super or prepare for retirement, a personalised financial plan that is tailored to your specific needs is the perfect place to start.

Warren also specialises in protecting your income and assets, maximising Centrelink entitlements, retirement income streams and aged care advice.

Warren Russell is a Sub-Authorised Representative of TJS Financial Planning Pty Ltd, Corporate Authorised Representative No. 1264687. Authorised Representative No. 1003936.

Qualifications

Warren Russell holds an Advanced Diploma of Financial Planning and meets the competency requirements under ASIC's Regulatory Guide RG 146.

Authorisations

Warren Russell 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;



Warren Russell

TJS Financial Planning

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TJS Financial Planning Advice Fees and Charges

TJS Financial Planning 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.

TJS Financial Planning'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.

TJS Financial Planning provides the option of ongoing reporting and advisory services. This fee is a % p.a. of the value of your holding incl. GST. You will be notified of the cost involved prior to the commencement of any ongoing services.

TJS Financial Planning pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Warren is a salaried employee of TJS Financial Planning and will receive a salary/benefit from this company.

Other Benefits Warren Russell May Receive

From time to time Warren Russell 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.