

Financial Adviser Profile



Overview

Luke has worked in the financial services industry since 2000 and has extensive experience in strategic financial planning, superannuation, retirement planning, self managed superannuation funds, portfolio management, investment planning, wealth protection cover and estate planning. He is a certified financial planner which is recognised as the highest standard of competency with the financial planning profession.

Luke uses his technical financial planning background to advise clients on how to manage and grow their wealth. He emphasises the importance of asset allocation and investment selection to the investment management process.

Luke Marsden is a Sub-Authorised Representative of B.N. Marsden Pty. Ltd. (trading as Marsden Financial), Corporate Authorised Representative No. 243119. Authorised Representative No. 242954.

Qualifications

Luke holds a Diploma of Financial Planning, Listed Securities Accreditation and SMSF Accreditation and meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Luke is a member of Financial Planning Association (Certified Financial Planner®) and abides by their code of professional conduct and ethics.

Authorisations

Luke 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; and
- Securities.



Luke Marsden

Marsden Financial

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Marsden Financial Advice Fees and Charges

Luke Marsden 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.

Fees payable for the preparation of a Statement of Advice is based on the complexity and time required in preparing your recommendations. You will be notified of the cost involved prior to the commencement of an ongoing service.

Luke 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.

B.N. Marsden 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. Luke is a Director of B.N. Marsden Pty. Ltd. and will receive a salary/benefit from this company.

Other Benefits Luke May Receive

From time to time Luke 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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