

# Financial Adviser Profile

## Overview

What sets David apart from other advisers is that his knowledge comes from real life experience. He has a passion for working with clients and making a significant difference in their life through designing and implementing strategies that keep them on track with their goals and provide peace of mind. David's expertise lies in providing advice around structuring investments in the most effective way for retirement, tax optimisation and asset protection.

David is a passionate and motivated financial adviser who strives to assist his clients define and enhance their financial goals. He is a strong believer in maintaining relationships with his clients in support of them achieving their aspirations for the future.

As well as running his own practice David assists the Financial Planning Association with their Certified Financial Planner education program. As part of a panel, David reviews and assesses the proposed examination papers for future CFP assessment.

David is dedicated to giving back to the community and so in line with his values he is a strong participant in the Royal Children's Hospital Annual Run for Kids as well as the Mother's Day Classic for Breast Cancer research. He is also responsible for organising an annual golf day to raise money for various charities.

David is also part of a select independent advisory board, donating his services to a large Multinational Church and its dioceses. His role is to bring expertise from a variety of his financial disciplines to assist the Parishes, Primary & Secondary Schools and Aged Care Facilities in the various ministries of the Church.

David is a Sub-Authorised Representative of ICG Financial Planning Pty Ltd, Corporate Authorised Representative No. 313058. Authorised Representative No. 296924.

## Special Interests

David has a keen interest in financial planning and the share market. David is a regular guest on the Sky News Business Channel as a Financial Adviser / Market Analyst. He is also a keen sportsman with strong links to family and friends, is a passionate Carlton supporter and enjoys all forms of sport especially Golf.

## Qualifications

David holds a Bachelor of Business (Financial Planning / Risk Management), Diploma of Financial Planning, Advanced Diploma of Financial Planning and is a SMSF SPECIALIST ADVISOR™. David is also a CERTIFIED FINANCIAL PLANNER® and meets the competency requirements under ASIC's Regulatory Guide RG146.



### David Pero

CFP®, SSA™

ICG Financial Planning

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## Professional Memberships

David is a member of the Financial Planning Association of Australia (FPA), Self Managed Super Fund Association, and abides by their code of professional conduct and ethics. He is also a registered Tax (Financial) Adviser with the Tax Practitioners Board (TPB).

## Authorisations

David 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;
- Securities; and
- Standard Margin Lending Facility.

## ICG Financial Planning Advice Fees and Charges

David may be paid by either Financial Planning Advice Fees and/or Commissions 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.

David's fee for the preparation of a Statement of Advice is based on an hourly rate of \$440 incl. GST. You will be notified of the cost involved prior to the commencement of any work if applicable.

David 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.

ICG Financial Planning 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. David is a Director of ICG Financial Planning Pty Ltd and will receive a salary/benefit from this company.

## Other Benefits David May Receive

From time to time David 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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