

Financial Adviser Profile



Overview

John has over 20 years' experience in the Financial Planning industry and a wide range of experience and knowledge of financial services earned with some of Australia's largest institutions. John is passionate about helping his clients achieve their best lives now. With an easy going but professional attitude John helps his clients understand their financial future with certainty, creating solutions, outcomes and lifestyles.

John Kosmidis is a Sub-Authorised Representative of ENVFP Pty Ltd trading as UNIQsol Wealth, Corporate Authorised Representative No. 1265921. Authorised Representative No. 302999.

Qualifications

John Kosmidis is a Certified Financial Planner®, holds a Bachelor of Commerce, a Graduate Diploma of Financial Planning and meets the competency requirements under ASIC's Regulatory Guide RG 146.

John has passed the FASEA exam.

Professional Memberships

John is a member of the Financial Planning Association of Australia and Tax Practitioner Board and abides by their code of professional conduct and ethics.

Authorisations

John 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;
- Standard Margin Lending Facility.



John Kosmidis

UNIQsol Wealth

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UNIQsol Wealth Advice Fees and Charges

John Kosmidis 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.

John's hourly rate for Financial Services is \$385 incl. GST and you will be notified of the time involved prior to the commencement of any work if applicable.

John'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.

John provides the option of ongoing reporting and advisory services. This fee commences at \$3,300p.a. incl. GST. You will be notified of the cost involved prior to the commencement of any ongoing services in your Statement of Advice.

Does your Financial Adviser have any associations or relationships?

ENVFP Pty Ltd (the CAR) is an Australian private company which is owned by U6E Pty Ltd trading as UNIQsol and J & VK Investments Pty Ltd as trustee for the Kosmidis Family Trust. Your advisers, Ms Bronwyn Holzheimer is the sole director of U6E Pty Ltd and Mr John Kosmidis is a beneficiary of the Kosmidis Family Trust.

As Ms Bronwyn Holzheimer is a Director and shareholder of U6E Pty Ltd trading as UNIQsol which provides tax and accounting services, she may be eligible to receive profit at the end of each financial year.

ENVFP Pty Ltd trading as UNIQsol Wealth pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Bronwyn Holzheimer is a Director of ENVFP Pty Ltd trading as UNIQsol Wealth and will receive a salary/benefit from this company.

Other Benefits Adviser May Receive

From time to time John 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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