

Financial Adviser Profile

Overview

Hi my name is Rod Walker. I am a financial planner and Director of Walker Financial Solutions. Our office is in Yarraville in Melbourne inner west, and we service the greater Melbourne metropolitan area.

Our philosophy involves acting honestly and ethically in our all dealings with our clients so that you have a feeling of trust in your adviser at all times.

Our goal is to give advice that has value and is communicated in terms you can understand.

We will work closely with you to create a trusting advice relationship so that you feel comfortable in knowing that your financial plans are in the hands of someone who has the experience, education and integrity to ensure that your goals and priorities are met and so you know we have “your” best interests at heart.

Rod Walker is a Senior Financial planner with more than 24 years of experience as a financial Planner and also more than 30 years in financial services and banking experience.

Rod Walker is a Sub-Authorised Representative of Walker Financial Solutions Pty Ltd, Corporate Authorised Representative No. 428506. Authorised Representative No. 316082.

Qualifications

- Diploma of Financial Planning
- Advanced Diploma of Financial Planning
- Grad Dip FP
- Master’s Degree Financial Planning
- ALPA (Kaplan)

Rod Walker meets the competency requirements under ASIC’s Regulatory Guide RG 146.

Professional Memberships

Rod Walker is a member of Financial Planner Association FPA and abides by their code of professional conduct and ethics.



Rod Walker

Walker Financial Solutions

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Authorisations

Rod 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.

Walker Financial Solutions Advice Fees and Charges

Rod Walker will be paid by way of Financial Planning Advice Fees as described in the Financial Services Guide and as outlined below. The cost of the financial service and how it is calculated will be advised to you during your initial meeting and prior to the commencement of any work.

Initial Service Fees

These are fees paid when you have agreed to receive our advice:

Single strategy Advice	Starting from \$1,100
Superannuation and Personal Insurance Advice	Starting from \$2,650
Full Comprehensive Advice	Starting from \$3,450
SMSF Advice (including New and Existing funds)	Starting From \$4,400
Personal Insurance Advice	\$990*

Rod Walker’s hourly rate for Financial Services is \$260 incl. GST. Fees for the preparation of a Statement of Advice and other Advice documents will vary depending on the complexity involved and the time taken. These prices should be used as a guide only, we will discuss your individual needs and agree our fees with you.

*A minimum fee of \$990 will be charged for the submission of any insurance application resulting from Personal Insurance Advice provided and not accepted by the underwriters of the product provider(s).

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Ongoing Service Fees

We provide the option of ongoing advice services to help you stay on track to meet your goals. The cost of these services are as follows:

Wealth Builder Package (Individuals and families up to age 50) Fee based on hours required to satisfy the ongoing service agreement requirements. May also be a percentage of assets under managements or a fixed fee.	Starting from \$1,100
Pre-retiree (Individuals and couples up to retirement age) Fee based on hours required to satisfy the ongoing service agreement requirements. May also be a percentage of assets under managements or a fixed fee.	Starting from \$2,200
Retiree Package (Individuals and couples up to retirement age) Fee based on hours required to satisfy the ongoing service agreement requirements. May also be a percentage of assets under managements or a fixed fee	Starting from \$1980
Asset Based fee offering – based on a percentage of your funds under management, charge on a monthly basis.	Between 0.55%-1.1%
All our listed Ongoing Service packages are based on labour costs and expenses to deliver services. These services are cancel-able at the clients’ request.	

I do not receive commissions on investments through new superannuation, managed funds or retirement products. However, some products such as personal insurance and older investment type products, may attract commissions.

Any commission amounts will be disclosed to you when providing my advice. The following table is a guide of commissions I may receive.

Product type	Initial commission*	Ongoing commission*
Insurance (including those held within superannuation)	Up to 130% of the first year’s premium.	Up to 33% of the premium each following year.

* Example, if your insurance premium costs \$1000 p.a. we would receive \$1300 initially and \$330 p.a. All fees & charges include GST.

Walker Financial Solutions 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. Rod Walker is the Director of Walker Financial Solutions Pty Ltd and will receive a benefit from this company.

Other Benefits Rod May Receive

From time to time Rod 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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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.