

Financial Adviser Profile

Overview

Matthew has worked as a financial planner since 1999, joining the team at Crystal Australia Investments Pty Ltd in April 2009, seeking a more professional business which was client focused and passionate about the services they provided. He became a Director of the company in 2011.

Matthew Vagg is a Sub-Authorised Representative of Crystal Australia Investments Pty Ltd, Corporate Authorised Representative No. 223135. Authorised Representative No. 409971.

Qualifications

Matthew Vagg holds a Bachelor of Commerce (Accounting), has completed the Diploma of Financial Planning, he is a Certified Financial Planner (FPA) and a SMSF specialist Adviser (SMSF Assoc). He meets the competency requirements under FASEA and ASIC's Regulatory Guide RG 146.

Professional Memberships

Matthew Vagg is a member of Financial Planning Association and SMSF Association and abides by their code of professional conduct and ethics.

Authorisations

Matthew Vagg 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
- Securities.

Matthew Vagg

Crystal Australia Investments Pty Ltd

2b Minorca Place Toormina NSW 2452

PO Box 508 Toormina NSW 2452

Mobile: 0400 955 980

Email: mvagg@cainvest.com.au

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Crystal Australia
Investments Pty Ltd

Crystal Australia Investments Pty Ltd Advice Fees and Charges

Matthew Vagg 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.

Matthew's hourly rate for Financial Services is \$250 incl. GST and you will be notified of the time involved prior to the commencement of any work if applicable.

Matthew'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.

Matthew provides the option of ongoing reporting and advisory services. This fee is 1.1% 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.

Crystal Australia Investments 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. Matthew is a Director of Crystal Australia Investments Pty Ltd and will receive a salary/benefit from this company.

Other Benefits Matthew May Receive

From time to time Matthew 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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Level 11, 607 Bourke Street
Melbourne Victoria 3000
1300 306 900
www.capstonefp.com.au

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