



ADVISER PROFILE: Shaylan Ramnath

EXPERIENCE:

Shaylan is a vibrant planner who began his career after receiving a rare scholarship opportunity from ANZ Bank. During his time at ANZ, Shaylan was ranked nationally as one of the most successful financial planning associates, working at a variety of locations on the Gold Coast before leaving to venture onto a new path with CoastGuard Financial Services.

Shaylan's aim is to work alongside his clients to achieve a highly beneficial scenario where all clients are financially stable in order to assist them in achieving their goals and ultimately reaching their dreams.

Shaylan Ramnath is a Sub-Authorised Representative of CoastGuard Financial Services, Corporate Authorised Representative No. 412273.

AREAS OF

SPECIALISATION: Shaylan's areas of expertise include:

- Protecting your Wealth;
- Tax effective Wealth Creation Strategies;
- Superannuation Advice;
- Cash flow management; and
- Personalised Financial Planning Strategies.

QUALIFICATIONS: Shaylan has completed a Diploma of Financial Services, an advanced diploma in Business and majored in Marketing and meets the competency requirements under ASIC's Regulatory Guide RG 146.

PROFESSIONAL

MEMBERSHIPS: Shaylan is a FPA member and abides by their code of professional conduct and ethics.

AUTHORISATIONS: Shaylan is authorised to provide advice and deal in the following financial products:

- Life Products including Investment Life Insurance Products and Life Risk Insurance Products;
- Interests in Managed Investment Schemes including Investor Directed Portfolio Services;
- Debentures, Stocks or Bonds issued or proposed to be issued by a Government;
- Retirement Savings Accounts ("RSA") products;
- Deposit and Payment Products; and
- Superannuation.

CONTACT:

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OUR FEES AND CHARGES:

Shaylan may be paid by either Financial Planning Advice Fees and/or Commissions as described in the attached Financial Services Guide. This will be advised to you during your initial meeting.

Shaylan's hourly rate for the preparation of a Statement of Advice is \$550 incl. GST and you will be notified of the time involved prior to the commencement of any work if applicable.

All remuneration is payable to Capstone Financial Planning Pty Ltd in the first instance. Capstone Financial Planning Pty Ltd will then pay a percentage of any commission, fees and ongoing revenue earned by Shaylan to CoastGuard and this will be disclosed to you in your Statement of Advice. Shaylan is a salaried employee of CoastGuard and will receive a salary/benefit from this company.

OTHER BENEFITS YOUR ADVISER MAY RECEIVE:

From time to time Shaylan may be invited to social or sporting events and receive the occasional gift such as a bottle of wine or hamper on special occasions, such as Christmas. Generally, these non-cash benefits will have a value of less than \$300. Any non-cash benefits greater than or equal to \$300 will be monitored by Capstone Financial Planning Pty Ltd.

A register listing the details of any non-cash benefits received is maintained. If you would like more information you can request a copy of the register. These invitations and gifts do not influence the advice Shaylan provides to you.

