

# Financial Adviser Profile



## Overview

Steve has over 10 years' experience as a financial planner and works closely with his clients to help them achieve their personal and lifestyle goals.

Steve is dedicated to ensuring all his clients' financial strategies are managed to minimise unnecessary risk and aims to deliver long term strategic value. He is passionate about wealth strategies, taxation efficiency and utilising all available resources.

Aside from work, Steve enjoys all sport, travel and spending time with family and friends.

Steve Esnouf is a Sub-Authorised Representative of Resolute Private Wealth Management Pty Ltd, Corporate Authorised Representative No. 1233624. Authorised Representative No. 1004786.

## Qualifications

Steve holds a Bachelor of Business (Financial Planning), Certified Financial Planner CFP® and is a SMSF Specialist SSA® and meets the competency requirements under ASIC's Regulatory Guide RG 146.

## Professional Memberships

Steve is a member of the Financial Planning Association of Australia (CFP®) and the SMSF Association and abides by their codes of professional conduct and ethics.

## Authorisations

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

## Steve Esnouf

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## Resolute Private Wealth Management Advice Fees and Charges

Steve Esnouf 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.

Steve'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.

Steve 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.

Resolute Private Wealth Management 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. Steve Esnouf is a Director of Resolute Private Wealth Management Pty Ltd and will receive a salary/benefit from this company.

## Other Benefits Steve May Receive

From time to time Steve 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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