

FINANCIAL PLANNER PROFILE

OVERVIEW

The Financial Planner Profile is part of the Financial Services Guide. You should read and consider this information when deciding whether to use our services.

YOUR FINANCIAL PLANNER – STEVE ESNOUF

Steve Esnouf is committed to providing strategic financial advice to his clients covering a range of specialist topics. While proficient with complex financial structures and concepts, Steve strives to communicate these concepts in a simple and straightforward manner making it easy for clients to understand the financial strategies and recommendations he puts forward.

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. He 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.

Resolute Financial Services Pty Ltd (AFSL No 510222) appointed Resolute Private Wealth Management Pty Ltd (Corporate Authorised Representative No. 123624) and Steve Esnouf (Authorised Representative No. 1004786) as authorised representatives.

AREAS OF SPECIALISATION

Steve possesses extensive knowledge on the following:

- Wealth creation;
- Debt management and cashflow budgeting;
- Investing utilising shares, managed funds, cash management accounts, fixed interest Investments and property;
- Personal and business insurances;
- Superannuation strategies (including Self Managed Superannuation Funds);
- Retirement and pre-retirement planning.



STEVE ESNOUF

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QUALIFICATIONS

Steve holds a Bachelor of Business (Financial Planning) and is a Certified Financial Planner CFP®. He is also a SMSF Specialist SSA® and an accredited Derivatives Adviser (ADA 1&2).

PROFESSIONAL MEMBERSHIPS

Steve is a member of the Financial Planning Association of Australia (CFP®) and the SMSF Association abiding by their codes of professional conduct and ethics. Steve is also a member of the Boutique Financial Planning Principals Group (BFP) and the Tax Practitioners Board (TPB).

AUTHORISATIONS

Steve is authorised to provide advice and deal in the following financial products to retail and wholesale clients:

- Deposit and payment products
- Retirement savings accounts
- Securities
- Standard margin lending facility
- Life products
- Superannuation;
- Managed investment schemes
- Debentures, Stocks or Bonds

REMUNERATION

Resolute Private Wealth Management Pty Ltd receives all remuneration it generates from its clients from Resolute Financial Services Pty Ltd and pays Resolute Financial Services Pty Ltd a fixed fee for licensee services such as compliance, research and insurance cover. Steve Esnouf is a Director of both Resolute Financial Services Pty Ltd and Resolute Private Wealth Management Pty Ltd and may be paid Directors Fees in relation to each entity. In addition, Steve Esnouf and his associated and related parties hold interests in both Resolute Financial Services Pty Ltd and Resolute Private Wealth Management Pty Ltd and are entitled to distributions and dividends made by those entities. All remuneration will be disclosed to you in a SOA or ROA that you will receive before agreeing to any recommendations made by Steve.

INTERESTS

Resolute Private Wealth Management Pty Ltd or Resolute Financial Services Pty Ltd is not owned by any Fund Manager or Institution.

Resolute Financial Services Pty Ltd and Resolute Private Wealth Management Pty Ltd and its advisers, directors and their associated and related parties may have a financial interest in any of the financial products, or interests in the product issuers recommended. Where those interests constitute substantial interests within the meaning of the Corporations Act 2001 they will be disclosed to you in writing when advice is provided.

REFERRAL FEES

Where you have been referred to Resolute Private Wealth Management Pty Ltd or Steven Esnouf by a third party, any referral payments will be disclosed in your advice or disclosure document. Currently Resolute Financial Services Pty Ltd and Resolute Private Wealth Management Pty Ltd do not pay or entice any third parties for client referrals.

