



# Financial Adviser Profile

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## Overview

Rayner Planners was founded in December 2013 and remains in its original office in Moonee Ponds. Kellie Rayner has been in the industry many years having begun her career in 1990.

Our client value proposition is summarised as follows:

“We work with our clients to help them anticipate and financially prepare for their life transitions”.

We specialise in pre-retirement, retirement planning and aged care advice.

Kellie Rayner is a Sub-Authorised Representative of Rayner Planners Pty Ltd, Corporate Authorised Representative No.1263283. Authorised Representative No.449713.

## Qualifications

Kellie Rayner meets the competency requirements under ASICs Regulatory Guide RG 146.

## Professional Memberships

Kellie Rayner is a member of the AFA and abides by their code of professional conduct and ethics.

## Authorisations

Kellie Rayner 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
- Deposit and Payment Products
- Retirement Savings Accounts (“RSA”) products
- Debentures, Stocks or Bonds issued or proposed to be issued by a Government
- Superannuation.

## Kellie Rayner

Rayner Planners

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## Rayner Planners Advice Fees and Charges

Kellie Rayner 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.

Kellie Rayner'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.

Kellie Rayner provides the option of ongoing reporting and advisory services. This fee is dependent on the package taken. You will be notified of the cost involved prior to the commencement of any ongoing services.

Rayner Planners pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Kellie Rayner is a Director of Rayner Planners and will receive a benefit from this company.

## Other Benefits Kellie Rayner May Receive

From time to time Kellie Rayner 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.