

Financial Adviser Profile

Overview

Damian holds a Bachelor of Business (Accountancy) from UWS. Damian is a SMSF Specialist Advisor™, a Fellow of CPA Australia, a Registered Tax Agent and a Justice of the Peace. Damian is a member of the SMSF Association and CPA Australia. Damian has over 23 years' experience advising clients in the SMSF space provides technical assistance to a wide range of clients around Australia covering a myriad of SMSF compliance and taxation issues. Damian prides himself on a caring, innovative, thorough and efficient service.

Damian Grech is a Sub-Authorised Representative of Lighthouse Super Advice Pty Ltd, Corporate Authorised Representative No. 1243667. Authorised Representative No. 305952.

Qualifications

Damian holds a Bachelor of Business (Accountancy) and meets the competency requirements under ASICs Regulatory Guide RG 146.

Professional Memberships

Damian is a member of CPA Australia, SMSF Association and Tax Practitioners Board and abides by their code of professional conduct and ethics.

Authorisations

Damian is authorised to:

- provide financial product advice on self managed superannuation funds
- arrange to deal in an interest in a self managed superannuation fund
- provide financial product advice on superannuation products in relation to a person's existing holding in a superannuation product but only to the extent required for:
 - making a recommendation that the person establish a self managed superannuation fund or
 - providing advice to the person on contributions or pensions under a superannuation product.
- provide class of product advice on the following:
 - superannuation products
 - basic deposit products.

Damian Grech

Lighthouse Super Advice

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Lighthouse Super Advice Fees and Charges

Damian may 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.

Damian's fee for the preparation of 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.

Where financial planning advice fees are payable, Capstone Financial Planning will receive all revenue in the first instance.

Lighthouse Super Advice 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. Damian is a Director of Lighthouse Super Advice Pty Ltd and will receive a share of the profits from this company.

Other Benefits Damian May Receive

From time to time Damian 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.