Financial Adviser Profile

Overview

Reserve Financial Consulting is a boutique financial planning business run by Richard Shermon. Richard has over 30 years experience in the Financial Services Industry in Australia, Singapore and the UK. Richard prides himself on providing comprehensive advice that is highly tailored to each individual client's needs and goals. It is his aim to build a strong, lasting relationship with each client, and to provide ongoing financial advice throughout their lives.

Richard Shermon is a Sub-Authorised Representative of Reserve Financial Consulting Pty Ltd, Corporate Authorised Representative No. 340004. Authorised Representative No. 340002.

Qualifications

Richard holds a Diploma of Financial Planning, a Bachelor of Arts (Mathematics) degree from Oxford University, a Fellowship of the Faculty and Institute of Actuaries and meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Richard is both a member of the Financial Planning Association of Australia and the Faculty and Institute of Actuaries (UK) and abides by their codes of professional conduct and ethics.

Authorisations

Richard 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; and
- Securities.

Richard Shermon

Reserve Financial Consulting

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RESERVE
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Reserve Financial Consulting Advice Fees and Charges

Richard 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.

Richard'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.

Richard also provides the option of ongoing reporting and advisory services. This fee starts from $220 per month incl. GST. You will be notified of the cost involved prior to the commencement of any ongoing services.

Reserve Financial Consulting pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Richard is a Director of Reserve Financial Consulting and will receive a salary/benefit from this company.

Other Benefits Richard May Receive

From time to time Richard 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.

Capstone FINANCIAL PLANNING

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