



## Financial Adviser Profile

### Overview

Sandy Gosper has over 20 years of experience in the provision of tailored financial advice to a wide variety of clients.

Sandy Gosper is a Sub-Authorised Representative of Pillar Tailored Wealth Pty Ltd, Corporate Authorised Representative No. 1281503. Authorised Representative No. 001003445.

### Qualifications

Sandy holds a Diploma of Financial Planning and is a Certified Financial Planner (CFP®) and meets the competency requirements under ASIC's Regulatory Guide RG 146.

### Professional Memberships

Sandy is a member of the Financial Planning Association (FPA) and abides by their code of professional conduct and ethics.

### Authorisations

Sandy 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;
- Self Managed Superannuation Funds;
- Securities; and
- Standard Margin Lending Facility.

### Sandy Gosper

Pillar Tailored Wealth

1 Bataan Circuit  
Bateau Bay NSW 2261

PO Box 3187  
Wamberal NSW 2260

Phone: 02 4365 6752

Email: [sgosper@ptwealth.com.au](mailto:sgosper@ptwealth.com.au)

# Financial Adviser Profile



## Pillar Tailored Wealth Advice Fees and Charges

Sandy 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.

Sandy's hourly rate for Financial Services is \$275 incl. GST and you will be notified of the time involved prior to the commencement of any work if applicable.

Sandy also provides the option of ongoing reporting and advisory services. This fee is a fixed fee of between \$2,200 and \$5,500pa incl. GST, depending on the complexity of the work required. You will be notified of the cost involved prior to the commencement of any ongoing services.

Pillar Tailored Wealth pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Sandy is a Director and salaried employee of Pillar Tailored Wealth and will receive a salary/benefit from this company.

## Other Benefits Sandy May Receive

From time to time Sandy 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.

Version 4.2



Level 14, 461 Bourke Street  
Melbourne Victoria 3000  
1300 306 900  
[www.capstonefp.com.au](http://www.capstonefp.com.au)

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.