

# Financial Adviser Profile



## Overview

Justin O'Malley Jones has had many years of personal experience in dealing with financial services industry products. Justin is passionate about financial planning and prides himself on getting to know and understand a client's circumstances and working with them to help them achieve their individual goals.

Justin O'Malley Jones is a Sub-Authorised Representative of Pillar Tailored Wealth Pty Ltd, Corporate Authorised Representative No. 1281503. Authorised Representative No. 1286252.

## Qualifications

Justin holds a Graduate Diploma of Financial Planning and a Bachelor of Economics from UNSW. He has successfully completed all education requirements as guided by the Financial Adviser Standards and Ethics Authority (FASEA).

## Authorisations

Justin 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;
- Securities; and
- Self-Managed Super Funds.



**Justin  
O'Malley Jones**

Pillar Tailored Wealth

484 The Entrance Road  
Erina Heights NSW 2260

Phone: 02 4365 6752

Email: [justin@ptwealth.com.au](mailto:justin@ptwealth.com.au)  
Website: [www.ptwealth.com.au](http://www.ptwealth.com.au)

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## Pillar Tailored Wealth Advice Fees and Charges

Justin 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.

Justin's hourly rate for Financial Services is \$260 plus GST and you will be notified of the time involved prior to the commencement of any work if applicable.

Justin also provides the option of ongoing reporting and advisory services. This fee is a fixed fee of between \$2,500 to \$20,000 plus 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. Justin is a salaried employee of Pillar Tailored Wealth and will receive a salary/benefit from this company.

## Other Benefits Justin May Receive

From time-to-time Justin 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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Level 1, 607 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.