



PILLAR
TAILORED WEALTH

Financial Adviser Profile

Overview

Zac Johnston has been in the financial services industry since leaving University and has worked in one of Australia's largest superannuation funds, working with bespoke practices focused on high wealth clients. This experience has taught him that each client's situation and needs are unique and therefore each client requires a tailored approach.

Zac Johnston is a Sub-Authorised Representative of Pillar Tailored Wealth Pty Ltd, Corporate Authorised Representative No. 1281503. Authorised Representative No. 1271909.

Qualifications

Zac holds an Advanced Diploma of Financial Planning and a Bachelor of Commerce; and meets the competency requirements under ASICs Regulatory Guide RG 146.

Authorisations

Zac Johnston 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
- Self Managed Superannuation Funds
- Securities
- Margin lending.



Zac Johnston

Pillar Tailored Wealth

484 The Entrance Rd
Erina Heights, NSW 2260

Phone: 02 4365 6789

Email: zjohnston@ptwealth.com.au
Website: www.ptwealth.com.au

Financial Adviser Profile



Pillar Tailored Wealth Advice Fees and Charges

Zac 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.

Zac'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.

Zac also provides the option of ongoing advisory services. 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. Zac is a salaried employee of Pillar Tailored Wealth Pty Ltd and will receive a salary/benefit from this company.

Other Benefits Zac May Receive

From time to time Zac 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 4.4



Level 1, 607 Bourke Street
Melbourne Victoria 3000
1300 306 900
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.