

ADVISER PROFILE



MATT HEMPEL

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RETIRE ON TRACK
— FINANCIAL PLANNING —

OVERVIEW

Matt is passionate about providing specialist retirement and estate planning advice.

Retirement can be an uncertain and daunting experience, however with Matt's careful guidance and advice you can retire with confidence. He will assist you to meet your retirement goals whilst minimising tax and maximising any Centrelink entitlements. This way you can focus on enjoying your retirement without having to manage your own financial affairs.

Matt has over ten years' experience within the financial planning industry. Prior to starting "Retire on Track" Matt worked at NAB Financial Planning for a period of nine years of which the last four years were as a Senior Financial Planning Manager.

During his tenure at NAB, Matt was consistently recognised for his ethical and compliance standards; as well as being a top performer at both state and national levels. Matt served three years on a national "advisory board" – where he was elected by his peers to collaborate with senior management in formulating the "NAB Financial Planning" enterprise agreement.

Matt Hempel is a Sub-Authorised Representative of Retire on Track Pty Ltd, Corporate Authorised Representative No. 1008373. Authorised Representative No. 294235.

QUALIFICATIONS

Matt holds a Bachelor of Business degree, an Advanced Diploma in Financial Planning, is a Certified Financial Planner CFP® and meets the competency requirements under ASIC's Regulatory Guide RG 146.

PROFESSIONAL MEMBERSHIPS

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

AUTHORISATIONS

Matt 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; and
- Superannuation.



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RETIRE ON TRACK FEES AND CHARGES

Matt 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.

Matt prides himself on providing ethical and transparent advice and charges a flat dollar fee for service.

Matt's hourly rate for Financial Services is \$350 plus GST and you will be notified of the time involved prior to the commencement of any work if applicable.

Matt'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.

Matt provides the option of ongoing reporting and advisory services. You will be notified of the cost involved prior to the commencement of any ongoing services.

Retire on Track 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. Matt is a Director of Retire on Track Pty Ltd and will receive a salary/benefit from this company.

OTHER BENEFITS MATT MAY RECEIVE

From time to time Matt 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.