

## Adviser profile

# David Loughnan

Authorised Representative No. 335776

## Elements Financial Planning Pty Ltd

Corporate Authorised Representative No. 421682

### Your adviser

#### Contact details

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**David Loughnan**

#### Profile

At Elements Financial Planning, we understand that every individual is different and that today's lifestyles leave little time for focusing on your personal financial planning. That's where we would like to help you. We'll work together with you in order to develop individual long term strategies that are designed to suit your specific circumstances when planning for your financial security.

David Loughnan has been individually authorised (Representative Number 335776) to provide financial product advice and deal in all of the below mentioned categories as a Director of Elements Financial Planning on behalf of Aon Hewitt Financial Advice Limited.

#### Experience

David has worked in the financial industry since 2009 and has excellent understanding of the stock market. His continued dedication to individuals and businesses is key in providing holistic advice in areas including investments, superannuation, SMSF, retirement planning, risk insurance and estate planning.

#### Qualifications and certifications

Advanced Diploma Financial Planning  
Self-Managed Superannuation Funds via Mentor Education  
Margin Lending Accreditation via Mentor Education  
Derivatives Accreditation via Mentor Education

## Authorisations

### Australian Financial Services License

David is authorised to provide financial product advice and deal in the following:

- i. deposit and payment products limited to:
  - a. basic deposit products;
  - b. deposit products other than basic deposit products;
- ii. life products including:
  - a. investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
  - b. life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
- iii. securities;
- iv. interest in managed investment schemes including investor directed portfolio services;
- v. retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);
- vi. superannuation; and
- vii. standard margin lending facility.

## Fees and charges

### Initial consultation

Free of charge

### Advice preparation

Completion of needs analysis: Free

Advice preparation: Minimum fee of \$1,391.50 up to \$11,000 for comprehensive advice.

The actual fee for the preparation of advice will vary depending on the complexity of your situation and the advice required.

Prior to you agreeing to proceed with the preparation of a Statement of Advice, the actual fee will be quoted to you.

### Implementation

The implementation fee represents the administrative costs with executing your investment strategy.

This fee will vary depending on your investment requirements and is calculated as a percentage of your total portfolio ranging from 0% to 3% with a minimum account \$2,145.00.

This fee may be paid by cheque or deducted from any investment product. The actual fee will be stated in the Statement of Advice and agreed with you prior to the placement of your investments.

### Review service

The ongoing review service fee will fall between \$2,194.50 and \$8,690.00.

### Consulting fees

\$314.60 per hour

### Commissions

Refer to the Financial Services and Credit Guide for a detailed explanation of commissions that may be paid by product issuer(s).

David is a Director of Elements Financial Planning and receives 100% of all upfront and ongoing fees received by Elements Financial Planning.

Note: All fees and charges quoted are inclusive of GST.