

# Our Financial Advisers

This document is the Adviser Profile of the Financial Services Guide (FSG). The FSG is not complete without it.

## David Loughnan

Director & Financial Adviser

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I am sub-authorised to provide the financial services described in the FSG by Elements Financial Planning Pty Ltd ('Elements'), Authorised Representative number 000421682, which is a Corporate Authorised Representative of Spark Advisors Australia Pty Ltd ABN 34 122 486 935 AFSL 380552.

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.

## Not Independent

I am not able to describe myself as being independent, impartial or unbiased because:

- I receive commission on life insurance products as explained in this FSG under the heading 'How we are paid'.
- I have an approved product list which limits the range of products I can recommend when providing advice to you; and
- Our Licensee is a wholly owned subsidiary of Spark Partnership Group Holdings Pty Ltd ("Spark Partnership Group"). Aura Group Pty Ltd, a shareholder in Spark Partnership Group, wholly owns Aura Funds Management Pty Ltd ("AFM") and is a provider of wholesale managed funds which may be included in our Approved Product List.
- Our Licensee is a wholly owned subsidiary of Spark Partnership Group Holdings Pty Ltd ('Spark Partnership Group'), which also owns Spark Asset Management Pty Ltd ('Spark AM'). Spark AM is an investment manager for some Managed Portfolios and receives a fee in respect of this activity. Our Licensee is a promoter of these Managed Portfolios which are included in our Approved Product List.

## Experience, Qualifications and Professional Memberships

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

I have spent over 9 years as a Financial Adviser offering advice to individual clients, as well as small and large business clients.

I hold an Advanced Diploma of Financial Services, Self-Managed Superannuation Funds Accreditation, Margin Lending Accreditation, Derivatives Accreditation and am a member of the Financial Planning Association of Australia Limited and the Tax Practitioners Board.

## My Associations or Relationships

I have an association with Elements as a director and employee. Fees and commissions are paid to Elements by Spark Advisors for distribution to me.

## Product and Service Advice Offered

I am authorised to provide financial services, including advice or services in the following areas:

- Budgeting
- Centrelink Entitlements
- Investment Advisory
- Debt Management
- Estate Planning
- Financial Planning
- Personal Insurance
- Portfolio Review
- Retirement Planning
- Superannuation
- Self Managed Superannuation Funds
- Tax Strategies
- Wealth Management

I am authorised to provide financial product advice and deal in the following financial products to both retail and wholesale clients:

- deposit and payment products
- debentures, stocks and bonds
- life products including investment life insurance and life risk insurance
- managed investments (including investor directed portfolio services (IDPS))
- retirement savings accounts (RSA)
- securities including direct equities
- standard margin lending facilities; and
- superannuation including self-managed superannuation funds

I am also a qualified tax relevant provider and can provide tax (financial) advice services to retail clients.

Please ask me if you would like a referral for any other services.

**Preparation date:** 12<sup>th</sup> September 2023

**Version:** 3