

Financial Adviser Profile

Overview

Chris Kouteris has been involved in the financial services industry since 1989 and has been a qualified Financial Adviser since 2006. Chris is a CERTIFIED FINANCIAL PLANNER®. He has worked with a range of clients from young families to retirees and has extensive experience across a range of services including establishing Self-Managed Superannuation Funds, Transition to Retirement strategies, evaluating insurance needs (personal and business), implementing tax effective strategies and long term investing both within and outside the superannuation system.

Kouteris Financial Services Pty Ltd trading as Kouteris Financial is committed to providing personalised, clear and practical advice to help you achieve your financial and lifestyle goals.

Chris Kouteris is a Sub-Authorised Representative of Kouteris Financial Services Pty Ltd (trading as Kouteris Financial), Corporate Authorised Representative No. 307159. Authorised Representative No. 307158.

Qualifications

Chris holds a Diploma & Advanced Diploma of Financial Services (Financial Planning), is a CERTIFIED FINANCIAL PLANNER® and meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Chris is a member of the Financial Planning Association of Australia and abides by their code of professional conduct and ethics.

Authorisations

Chris 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;
- Self-Managed Superannuation Funds; and
- Securities.



Chris Kouteris

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Kouteris Financial Advice Fees and Charges

Chris Kouteris 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 prior to work commencing.

Initial consultation

Free of charge

Advice preparation

Completion of needs analysis: Free

Advice preparation: Limited advice Plan: \$660

Full Advice Plan: Up to \$4,000 (depending on complexity of 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

Up to \$6,600

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

A minimum ongoing adviser service fee will be calculated as a percentage of your total portfolio to a maximum of 1.0% pa, or on an agreed fixed fee basis, expressed as a dollar amount.

Consulting fees

\$280 per hour. For any other service you require that is not specified above, we will charge you at this hourly rate.

Commissions

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

The above is a guide only and full details of fees, charges and any other benefits will be disclosed upon recommendation of products.

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

Other Benefits Chris May Receive

From time to time Chris 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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