Financial Adviser Profile

Overview

Pam started her finance career within the banking sector in a customer service role.She joined the Prestige Wealth Partners team in 2014 and has recently completed her Self-Managed Super Funds Specialist Adviser accreditation.

She has accumulated considerable technical knowledge in the areas of wealth creation, personal and business insurance, superannuation; self-managed super funds and retirement planning.

Pam enjoys meeting with clients to fully understand their goals and objectives, working together to find the best solutions for your needs and ensuring her clients have peace of mind and comfort with their financial future.

Pam is a Sub-Authorised Representative of Prestige Holdings Pty Ltd T/A Prestige Wealth Partners is a Corporate Representative (No. 1295707) of Capstone Financial Planning Pty Ltd. ABN 24 093 33 969. Australian Financial Services Licence No. 223135

Qualifications

Pam holds an Advanced Diploma of Financial Planning and meets thecompetency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Pam is a member of Association of Financial Advisers Ltd and abides by theircode of professional conduct and ethics.

Authorisations

Pam 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
- Standard Margin Lending Facility.

Pamela Nichols
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Prestige Wealth Partners Advice Fees and Charges

Pam 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.

Pam'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.

Pam provides the option of ongoing reporting and advisory services. This fee will vary depending on the complexity involved to manage your portfolio moving forward. You will be notified of the cost involved prior to the commencement of any ongoing services.

Prestige Holdings Pty Ltd T/A Prestige Wealth Partners pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Pam is a Director of Prestige Holdings Pty Ltd T/A Prestige Wealth Partners and will receive a salary/benefit from this company.

Other Benefits Pam May Receive

From time to time Pam 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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