Prestige
WEALTH PARTNERS

ADVISER PROFILE

PAMELA NICHOLS

JP, DipFP, AdvDip.FS(FP), AFA, SSA™, SMSF Specialist Advisor™

FINANCIAL ADVISER AND WEALTH CREATOR

PAMELA NICHOLS

JP, DipFP, AdvDip.FS(FP), AFA, SSA™, SMSF Specialist Advisor™

OVERVIEW

Pamela's a professional odyssey commenced in robust mining sector with Rio Tinto, laying a strong foundation of discipline and leadership. Transitioning to the financial services sector, Pamela honed her intrinsic interest in wealth management, achieving significant milestones as a Financial Advisor and Wealth Creator.

Pamela's journey through the dynamic world of finance marries a profound passion for wealth creation with a steadfast dedication to advocating against financial and economic abuse. As a Director and Financial Advisor at Prestige Wealth Partners, her career trajectory from a personal banker to a leader in financial planning embodies a life dedicated to fostering financial equality and wealth creation. Pamela's deep-rooted commitment to her clients and her pioneering role in addressing financial vulnerability showcase her as a cornerstone of Prestige Wealth Partners.

Pamela has dedicated herself to combating financial and economic abuse, a commitment reflected in her designation as a Financial Abuse Specialist™. Her voluntary service as a Justice of the Peace in her local community underscores her resolve to support individuals navigating life's financial challenges. Pamela's approach to financial planning transcends traditional advisories, aiming to instill confidence and resilience in her clients, empowering them to achieve the wealth they deserve.

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YOUR ADVISER & PRACTICE

Pamela is a Sub-Authorised Representative (No. 1006866) 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 License No. 223135.

Prestige Wealth Partners established in Perth, Western Australia is a privately owned boutique Australian wealth advisory firm. Our reach extends across the nation, where we serve a diverse clientele with unparalleled dedication. Our foundation is built on the principles of bespoke financial strategy, rigorous advocacy for financial literacy, and relentless fight against financial vulnerability.

The team at Prestige Wealth Partners ensures your financial dreams are nurtured, cultivated, and transformed into a tangible reality.

MEMBERSHIPS:

Pam is a member of Financial Advice Association Australia (FAAA) and abides by their code of professional conduct and ethics.

JOINT VENTURES:

Prestige Holdings T/A Prestige Wealth Partners has entered into a joint venture agreement with Prouse Family Accountants (know as 'Prouse & Prestige JV'). You should be aware that Prouse & Prestige JV will receive an upfront payment as a result of your purchase of any services and/or financial products. Prestige Wealth Partners does not pay incentives or commissions for any clients of Prestige Wealth Partners referred by Prouse Family Accountants.

QUALIFICATIONS:

- Pamela holds an Advanced Diploma of Financial Planning and meets the competency requirements under ASIC's Regulatory Guide RG 146.
- Financial Abuse Specialist™ – Certified
- Studies towards a Masters in Financial Planning

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ADVICE YOUR ADVISER CAN PROVIDE

PAMELA 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
- Superannuation
- Standard Margin Lending Facility
- Debentures, Stocks or Bonds issued or proposed to be issued by a Government
- Self-Managed Superannuation Funds
- Standard Margin Lending Facility
- This authorised representative is only authorised to give class of product advice in relation to Securities

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PRESTIGE WEALTH PARTNERS ADVICE FEES AND CHARGES

- Pamela 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.

- Pamela'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.

- Pamela 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. Simon is the CEO of Prestige Holdings Pty Ltd T/A Prestige Wealth Partners and will receive a salary/benefit from this company.

OTHER BENEFITS PAMELA MAY RECEIVE

From time to time Pamela 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.

Capstone FINANCIAL PLANNING

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