

# Financial Adviser Profile



## Overview

Shane is a CERTIFIED FINANCIAL PLANNER® professional with 25 years' experience in banking and finance backed by a Bachelor of Commerce and a Diploma of Financial Planning. He has been providing specialist financial planning advice to his clients since 1998.

Shane joined BMO in 2002 where he helped established the financial planning division and became a Director of BMO Financial Solutions. He provides a range of services including wealth creation strategies, investment planning, budgeting, life insurance and aged care planning.

Shane Lee is a Sub-Authorised Representative of Principal Wealth Management Pty Ltd trading as BMO Financial Solutions, Corporate Authorised Representative No. 277821. Authorised Representative No. 243595.

## Qualifications

Shane Lee holds a Bachelor of Commerce, a Diploma of Financial Planning, is a CERTIFIED FINANCIAL PLANNER® and meets the competency requirements under ASIC's Regulatory Guide RG 146.

## Professional Memberships

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

## Authorisations

Shane Lee 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;
- Securities; and
- Standard Margin Lending Facility.



**Shane Lee**

BMO Financial Solutions

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## BMO Financial Solutions Advice Fees and Charges

Shane Lee 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.

### Initial and one-off advice

A Statement of Advice (SOA) will be prepared in the event we provide you with advice. This fee may be charged for researching and preparing your SOA and is based on a set dollar amount. The fee will depend on the scope of the advice and the level of complexity of your circumstances.

The initial advice fee will also be disclosed in your SOA. Fee guide: \$550 to \$4,950.

### Advice implementation fees

This is the cost to implement the recommended strategies and products and is based on a set dollar amount. The fee will depend on the scope of the advice and the level of complexity of your circumstances.

It is usually disclosed in your Initial Advice Agreement and it will also be disclosed in your SOA. Fee guide: \$0 to \$2,200.

### Ongoing advice fees

An Ongoing Advice Agreement will set out our support packages including the advice and services we will provide, the frequency with which these will be delivered, how much it will cost, your payment method and how the service can be terminated. It is usually disclosed in your Ongoing Service Agreement and it will also be disclosed in your SOA.

The fee covers the cost to review the strategies and the products recommended in your SOA. It may be charged as a set dollar amount or as a percentage of your investments. The fees charged will depend on the support package option applicable and the level of complexity of your circumstances. Fee guide: \$1,650 to \$11,000 or up to 1.10% of the value of investments.

Ongoing advice fees may increase each year in line with the Consumer Price Index (CPI) or by a fixed amount or fixed percentage. We will advise you if this fee will increase.

### Additional advice fees

For all other advice, an additional advice fee, based on a set dollar amount, may be payable. The fee will depend on the nature and scope of the advice and the level of complexity of your circumstances. This fee will be disclosed at the relevant time.

### Insurance

For advice in relation to insurance, we receive payments from the insurance provider, which are factored into the annual premium. These fees will be disclosed in the SOA. Fee guide:

0% to 130% of the first year's insurance premium paid, and/or

An ongoing payment of between 0% and 33% per annum of the following years' premiums.

Principal Wealth Management Pty Ltd pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Shane Lee is a Director of Principal Wealth Management Pty Ltd and will receive a salary/benefit from this company.

## Other Benefits Shane May Receive

From time to time Shane 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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This Adviser Profile has been authorised for distribution by Capstone Financial Planning Pty Ltd. AFSL No. 223135. This Adviser Profile forms part of the Financial Services Guide (FSG) and is to be read in conjunction with the FSG.