

# Financial Adviser Profile

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## Overview

Godwin Ip has been a financial planner for the past 16 years since 2004. Specializing in areas of financial markets, superannuation, insurance, lending, SMSF and property structuring. He deals with many high net worth individuals with an emphasis to medical specialists.

Godwin Ip is a Sub-Authorised Representative of ARA Financial Planning Services Pty Ltd, Corporate Authorised Representative No. 1277898. Authorised Representative No. 288879.

## Qualifications

Godwin Ip holds an Advance Diploma in Financial Services (Financial Planning) and meets the competency requirements under ASIC's Regulatory Guide RG 146.

## Professional Memberships

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

## Authorisations

Godwin Ip 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;
- Securities;
- Self-Managed Super Funds;
- Superannuation; and
- Standard Margin Lending Facility.

## Godwin Ip

Financial Planning Manager

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3000

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## ARA Financial Planning Services Advice Fees and Charges

Godwin Ip 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.

Godwin'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.

Godwin provides the option of ongoing reporting and advisory services. This fee is calculated and will be advised to you should you require on-going services following a presentation of a Statement of Advice. You will be notified of the cost involved prior to the commencement of any ongoing services.

ARA Financial Planning pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Godwin is a Financial Planning Manager of ARA Financial Planning Services Pty Ltd and will receive a salary/benefit from this company.

## Other Benefits Godwin Ip May Receive

From time to time Godwin Ip 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.