

Financial Adviser Profile



Overview

Godwin joined the Financial Services Industry in 2004 as an Authorised Financial Adviser. Since then he has specialized in areas of advice; financial markets, superannuation, insurance, margin lending, lending, Self-Managed Super Funds, and property structuring. He deals with many high-net-worth individuals with an emphasis on medical specialists.

When he is not servicing his clients, Godwin enjoys spending time with his young family and playing intermediate basketball at the Melbourne Sports Aquatic Centre.

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 Advice Association Australia (FAAA) 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
- Standard Margin Lending Facility.

Godwin IP

ARA Financial Planning Services

Level 3, 140 Bourke Street
Melbourne Victoria
3000

03 9349 4434

godwin@ar-associates.com.au
www.ar-associates.com.au

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ARA Financial Planning Services Advice Fees and Charges

Godwin Ip will be paid Advice Fees and Commissions as described in the Financial Services Guide. The amount of the benefit and how it is calculated will be advised to you before it is charged.

Godwin's fee for the preparation of a Statement of Advice (SoA) and other Advice documents will vary depending on the complexity involved and the time taken. The SoA fee is typically between \$6,600 and \$13,200 incl. GST.

Godwin provides the option of ongoing reporting and advisory services. This may be a fixed fee, typically between \$6,600 and \$17,050 incl. GST. The fee will vary depending on the complexity of the service to be provided. For example, if the percentage-based fee is 1.1% p.a. and you invest \$300,000, your ongoing advice fee will be \$3,300 incl. GST.

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.

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Level 1, 607 Bourke Street
Melbourne Victoria 3000
1300 306 900
www.capstonefp.com.au

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