

Paul Stott

Principal Adviser, Director

Paul has over 34 years' experience in the financial services industry and has held a variety of positions serving on board of advice teams for OnePath risk insurance and MLC Protection.

Paul is passionate about his work, in particular the personal client contact and the relationships he has forged over the years with his clientele on a business and private level.

Paul's philosophy has always been to develop long term partnerships with his clients built on trust and mutual respect.

Paul holds an Advanced Diploma of Financial Services (Financial Planning), Chartered Life Practitioner and Fellow Chartered Financial Practitioner.

Besides providing outstanding financial advice, Paul's other passions include boating/yachting, cycling, photography and being a proud and doting grandparent.

Paul is always involved in the local community through positions and memberships with Rotary Club and South of Perth Yacht Club to name a few.



Your Adviser

Your adviser Paul Stott is an Authorised Representative (No. 261464) of TWD Licensee Services Pty Ltd (ABN 88 605064 480 AFSL 475964) and is a proprietor of Stottsure Financial Advice Pty Ltd, a corporate Authorised Representative (No. 269210) of TWD Licensee Services Pty Ltd.

Memberships

Association of Financial Advisers (AFA).

Qualifications

Adv.Dip FS (FP)

ChLP

FChFP

Advice Your Adviser Can Provide

Strategies

- Investment strategies including gearing and savings plans
- Budget and cash flow planning
- Debt management
- Superannuation advice, including salary sacrifice and consolidation strategies
- Personal insurance strategies
- Centrelink / DVA advice
- Retirement planning advice
- Estate planning advice
- Advice on ownership and structures e.g. discretionary and family trusts, Self-Managed Superannuation
- Portfolio review services
- Ongoing advisory services
- Referrals to specialists e.g. accountants, solicitors, mortgage and general insurance brokers
- Approved ASX listed investments within the ASX 200
- Business insurance

Products

- Derivatives
- Investment life insurance products or life risk insurance products
- Interests in managed investment schemes, including investor directed portfolio services (IDPS)
- Retirement savings accounts
- Securities
- Superannuation
- Deposit and payment products

How Your Adviser is Paid

As the licensee, TWD Licensee Services collects all advice fees and commissions. TWD Licensee Services then pays the fees and commissions to Stottsure as detailed in the Guide under 'How Stottsure is Paid'. Stottsure pays me out of the fees and commissions it receives from TWD Licensee Services, by one or more of the methods outlined below.

- Salary – I may be paid a salary based on my experience and capability.

At the time of providing advice, we will disclose the amounts that TWD Licensee Services, Stottsure and I receive (if any) as a result of that advice.

Client Fees and Payment Options

Before providing advice, we will agree the fees and payment options with you. The fee you pay will depend on the complexity of your circumstances and the services you require.

Our fees are charged as fee for service.

Fee for Service

Fee for service is based on the service we provide. This fee can be determined by an hourly rate, a fixed dollar amount, a percentage of funds invested (excluding borrowed funds), or a combination of these methods.

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the investment balance.

Commissions

Some product providers pay commissions to TWD Licensee Services. The amount of commissions received will depend upon the type of product and the amount invested or premium paid.

Additional Privacy Disclosure – Our Business Partners

In order to keep our costs competitive, our practice uses specialist business support resources that are located in the following country/countries:

- Philippines.

The organisation/s we have contracted to support our business have confirmed to us they will adhere to the Australian Privacy Principles when dealing with your personal information. They will not contact you or share your information with any other party unless they have your express approval.

How to Find Me

If you would like to make an interview time to discuss your financial needs and objectives in more detail, please contact me on 08 9364 3160 or clientservices@stottsure.com.au.

This document, the Adviser Profile, should be read in conjunction with the TWD Licensee Services Pty Ltd Financial Services Guide (FSG).

Distribution of this Adviser Profile by the Authorised Representative/Adviser has been approved by TWD Licensee Services Pty Ltd.



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