

Financial Adviser Profile

Overview

Ray Gale is the principal adviser and director of GV Financial Advisory. He has worked in the Financial Services industry for 15 years and has worked with both major financial institutions and small boutique practices. He is passionate about assisting clients to achieve their goals and helping them make informed and smart decisions about their financial future.

Ray's strength is being able to explain complex financial information in easy to understand language and then provide a path with carefully constructed personalised financial advice.

Ray offers a holistic approach when it comes to financial planning and can cover all facets including savings and wealth creation strategies, investment planning, superannuation planning, retirement planning, social security planning, risk and insurance analysis and estate planning considerations.

Ray is a Sub-Authorised Representative of GV Financial Advisory Pty Ltd, Corporate Authorised Representative No. 1282241. Authorised Representative No. 1002839.

Qualifications

Ray Gale holds a Masters and Bachelor of Commerce degrees and meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Ray Gale is a member of the Financial Planning Association and abides by their code of professional conduct and ethics.

Authorisations

Ray Gale 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; and
- Superannuation.

Ray Gale

GV Financial Advisory

PO Box 6054
Shepparton VIC 3632

Phone: 0438 596 089

ray@gvfa.com.au
www.gvfa.com.au

Financial Adviser Profile



GV Financial Advisory Advice Fees and Charges

Ray Gale 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.

Ray'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.

Ray provides the option of ongoing reporting and advisory services. This fee is a fixed fee or % p.a. of the value of your holding incl. GST.

You will be notified of the cost involved prior to the commencement of any ongoing services.

GV Financial Advisory pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Ray is a Director of GV Financial Advisory and will receive a benefit from this company.

Other Benefits Ray May Receive

From time to time Ray 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.

Version 4.0



Level 14, 461 Bourke Street
Melbourne Victoria 3000
1300 306 900
www.capstonefp.com.au

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.