

Financial Adviser Profile

Overview

Aaron Crosthwaite is a CPA, Financial Adviser and Solicitor with over 14 years' experience.

He is also a financial adviser for small business owners and those in the medical, dental, allied health, and veterinary industries.

Aaron Crosthwaite is a Sub-Authorised Representative of Cogniti Wealth Pty Ltd, Corporate Authorised Representative No. 1307229. Authorised Representative No. 392176.

Qualifications

Aaron Crosthwaite holds a Diploma of Financial Services (Financial Planning), Diploma of Financial Services (Finance/Mortgage Broking Management), Bachelor of Business (Accounting) and meets the competency requirements under ASICs Regulatory Guide RG 146.

Professional Memberships

Aaron Crosthwaite is a member of CPA Australia and a Chartered Tax Adviser of Tax Institute of Australia and abides by their codes of professional conduct and ethics.

Authorisations

Aaron Crosthwaite is authorised to provide advice and deal in the following financial products:

- Life Products including Investment Life Insurance Products and Life Risk Insurance Products
- Interests in Managed Investment Schemes including Investor Directed Portfolio Services
- Deposit and Payment Products
- Retirement Savings Accounts ("RSA") products
- Debentures, Stocks or Bonds issued or proposed to be issued by a Government
- Superannuation
- Securities
- Standard Margin Lending Facility.

Restrictions – Securities Only

This authorised representative is only authorised to give class of product advice in relation to Securities.



Aaron Crosthwaite

Cogniti Wealth

Level 12, 269 Wickham Street
Fortitude Valley, QLD 4006

Postal address:
PO Box 342
Fortitude Valley, QLD 4006

Phone: 07 3613 9092

aaron@cogniti.com.au
www.cogniti.com.au

Financial Adviser Profile

Cogniti Wealth Advice Fees and Charges

Aaron Crosthwaite 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.

Fees start at \$3,300 (including GST) for initial advice, plus a monthly fee for ongoing assistance.

Cogniti Wealth 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. Aaron Crosthwaite is a Director of Cogniti Wealth Pty Ltd and will receive a salary/benefit from this company.

Other Benefits Aaron Crosthwaite May Receive

From time to time Aaron 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