Financial Adviser Profile

Overview

BBV Wealth Management has been providing financial planning advice and assistance to clients in Coffs Harbour and surrounding areas, and beyond, since 2003.

Veronica has been a Financial Adviser since 2006, offering advice to individual clients as well as small and large business clients. This includes investment advice, superannuation and retirement planning advice and wealth protection strategies on personal insurances. Her financial planning advice is supported by experience in the taxation and accounting industry since 1985.

Veronica Bruce is a Sub-Authorised Representative of BBV Wealth Management Pty Ltd, Corporate Authorised Representative No. 315982. Authorised Representative No. 294247.

Qualifications

Veronica holds a Masters in Taxation and Financial Planning (UNSW), a Bachelor of Business with an Accounting Major (SCU), and a Diploma of Financial Services (Financial Planning) through Finsia and meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Veronica Bruce is a Certified Practising Accountant (CPA), with SMSF Specialisation, and a member of the Chartered Accountants Australia & New Zealand (CA). She is also a fellow of the National Tax & Accountants' Association Ltd (NTAA) and abides by their codes of professional conduct and ethics.

Authorisations

Veronica Bruce 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;
- Superannuation;
- Self Managed Superannuation Funds;
- Securities; and
- Standard Margin Lending Facility.

Veronica Bruce

BBV Wealth Management

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COFFS HARBOUR NSW 2450

Phone: 02 6652 3160

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www.bbv.com.au

Financial Adviser Profile

BBV Wealth Management Advice Fees and Charges

BBV Wealth Management Pty Ltd will be paid 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.

BBV Wealth Management'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.

Veronica provides the option of ongoing reporting and advisory services. This fee is a fixed fee based on the nature of the service and the complexity of your situation and generally starts from $2,244 per annum incl. GST. You will be notified of the cost involved prior to the commencement of any ongoing services.

BBV Wealth Management pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Veronica is a Director of BBV Wealth Management and will receive a salary and/or dividends from this company.

Other Benefits Veronica May Receive

From time to time Veronica 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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