Financial Adviser Profile

STEPWISE
FINANCIAL PLANNING

Overview

Since starting his financial planning career in 2004, Wade Croome has developed a passion for assisting his clients to achieve their financial goals and objectives. With his in depth knowledge of Australia's financial systems, he is able to explain complex concepts in a simple way and ensure the right advice is provided and implemented for each client's unique and personal circumstances. Wade prides himself on his ongoing partnerships and being there for the changes and challenges in every client's life, both expected and unexpected.

Wade is the Practice Principal at Stepwise Financial Planning, which he created to help clients achieve their goals and protect their future. Wade gets immense satisfaction from seeing his clients achieve their goals and this is the driving force of his financial planning career.

Wade's focus is providing quality advice in areas relating to wealth creation, superannuation, retirement planning and personal insurance. He can also provide advice in more complex areas like gearing, estate planning and intergenerational advice.

In his spare time he loves to surf, travel, play sports and hang out with his wife Meghann and two children (not always in that order).

Wade Croome is a Sub-Authorised Representative of Stepwise Financial Planning Pty Ltd, Corporate Authorised Representative No. 1258609. Authorised Representative No. 340595.

Qualifications

Wade holds a Bachelor of Arts, a Graduate Diploma of Financial Planning and Margin Lending and Geared Investments accreditation; and meets the competency requirements under ASICs Regulatory Guide RG 146.

Authorisations

Wade 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.

Wade Croome

Stepwise Financial Planning

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Stepwise Financial Planning Advice Fees and Charges

Wade 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.

Wade'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. This fee ranges from $4,400 - $9,900 inclusive of GST. You will be notified of the costs involved prior to the commencement of any work.

Wade provides the option of ongoing reporting and advisory services. This fee starts from $3,900 p.a. inclusive of GST. You will be notified of the cost involved prior to the commencement of any ongoing services.

Commissions, which are paid from the product costs and are not an additional cost incurred by you, vary according to the nature of the specific financial product.

Stepwise 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. Wade is a Director of Stepwise Financial Planning and will receive a salary/benefit from this company.

Other Benefits Wade May Receive

From time to time Wade 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.