

Financial Adviser Profile



Overview

John has been in the financial services industry for close to twenty years. He spent the first part of his career in stockbroking and corporate finance, providing investment advice on ASX direct equities and assisting small to medium sized companies to list and/or raise capital on the ASX. John pivoted to financial planning in 2013, where he worked with a diverse range of clientele, from mum-and-dads, professionals, executives and high net worth clients, to advise them in the areas of wealth protection, wealth accumulation and retirement/longevity planning.

John specialises in providing clarity and security at pivotal moments in his clients' lives.

John Kuo is a Sub-Authorised Representative of Chase Private Wealth Pty Limited trading as Sierra Wealth, Corporate Authorised Representative No. 1296141. Authorised Representative No. 1003833.

Qualifications

John holds an Honours degree in Business (Banking and Finance) and a Diploma of Financial Planning. He is a Certified Financial Planner (CFP) and meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

John is a member of Financial Planning Association and the Tax Practitioners Board and abides by their code of professional conduct and ethics.

Authorisations

John 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; and
- Self Managed Superannuation Funds.



John Kuo

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Sierra Wealth Advice Fees and Charges

John 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.

John'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.

John provides the option of ongoing reporting and advisory services. You will be notified of the cost involved prior to the commencement of any ongoing services.

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

Other Benefits Adviser May Receive

From time-to-time John 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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