

Financial Adviser Profile



Overview

Joel Seach is a Director and Principal Financial Planner with over 12 years of experience in the industry. His company, Harpel Financial Group, is named after his two children. The definition of Harpel is that Family is incredibly important and is a foundation of traditional values.

This is how Joel treats his clients, as part of his extended family and he endeavours to instil these values and principles of his life, to his profession and his clients.

Joel provides comprehensive advice covering an array of services such as:

- Pre-retirement and retirement planning
- Wealth protection
- Estate planning
- Superannuation strategies
- Investment advice and wealth accumulation strategies
- Cash flow and debt management planning
- SMSF advice
- Centrelink strategies

Joel is a Sub-Authorised Representative of Harpel Financial Group Pty Ltd, Corporate Authorised Representative No. 1278474. Authorised Representative No. 1003952.

Qualifications

Joel holds a Bachelor of Business, a Diploma and an Advanced Diploma of Financial Services (Financial Planning) and meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Joel is a member of the Financial Planning Association (FPA) and abides by their code of professional conduct and ethics.

Authorisations

Joel 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; and
- Securities.



Joel Seach

Harpel Financial Group

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Harpel Financial Group Advice Fees and Charges

Joel 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.

Joel'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.

Joel provides the option of ongoing reporting and advisory services. This fee may be a fixed fee and or a percentage of your asset holding incl. GST. You will be notified of the cost involved prior to the commencement of any ongoing services.

Harpel Financial Group pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Joel Seach is a Director of Harpel Financial Group and will receive a salary/benefit from this company.

Other Benefits Joel Seach May Receive

From time to time Joel 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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