Adviser Profile

Tricia Carter

Authorised Representative No. 421839

Carter Financial Services Pty Ltd

Corporate Authorised Representative No. 421838

Your adviser

Contact details

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Tricia Carter

Profile

Carter Financial Services Pty Ltd is a boutique financial services company that provides advice in the following areas:

- Risk insurance – personal insurance and key person business insurance;
- Financial planning; and
- Superannuation.

Carter Financial Services strives to keep personal insurance personal. We spend time to ensure our clients understand both the insurances and the strategies we recommend.

Tricia Carter has been individually authorised (Representative Number 421839) to provide financial product advice and deal in all of the below mentioned categories as a Director of Carter Financial Services on behalf of Aon Hewitt Financial Advice Limited.

Experience

Tricia has been a qualified Nurse and Midwife for 15 years. Tricia has also been a successful small business operator for more than 20 years.

Tricia has used the skills and experience from her business and nursing careers to assist clients to protect themselves and their families from the devastating effects of unexpected health events and to assist in wealth strategies and retirement planning.

Qualifications

Diploma of Financial Services (Financial Planning)

Advanced Diploma of Financial Planning

Professional Memberships

Association of Financial Planner (AFA)

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Authorisations

Australian Financial Services License

Tricia is authorised to provide financial product advice and deal in the following:

i. deposit and payment products limited to:
   a. basic deposit products;
   b. deposit products other than basic deposit products;
ii. life products including:
   a. investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
   b. life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
iii. securities;
iv. interest in managed investment schemes including investor directed portfolio services;
v. retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997); and
vi. superannuation.

Fees and charges

Initial consultation

Free of charge

Advice preparation

Completion of needs analysis: Free

Advice preparation: $220 - $550, this will only be charged in the event that there is no implementation of the advice.

The actual fee for the preparation of advice will vary depending on the complexity of your situation and the advice required.

Prior to you agreeing to proceed with the preparation of a Statement of Advice, the actual fee will be quoted to you.

Implementation

Up to 1.10% depending on the amount invested.

This fee may be paid by cheque or collected from any investment product. The actual fee will be stated in the Statement of Advice and agreed with you prior to the placement of your investments.

Review service

A minimum ongoing service fee will be calculated as a percentage of your total portfolio to a maximum of 5.00%.

Commissions

Refer to the Financial Services and Credit Guide for a detailed explanation of commissions that may be paid by product issuer(s).

Tricia Carter is a Director of Carter Financial Services Pty Ltd and receives a salary.

The above is a guide only and full details of fees, charges and any other benefits will be disclosed upon recommendation of products.

Note: All fees and charges quoted are inclusive of GST.