Financial Adviser Profile

AD ADVISORY ®
SERVICE INTEGRITY EXCELLENCE

Overview

Abinash Dhungel has been providing financial advice since 2002. Abinash's passion is to inspire and empower others to fulfil their personal and financial aspirations.

Abinash formed AD Advisory ® Financial Planning Pty Ltd in order to deliver a wealth strategy service that manages the financial complexities in his clients lives. He works with a select number of clients. As a fiduciary advisor, he acts as the client's personal CFO to coordinate and implement a plan to enhance wealth, minimise taxes and protect assets.

Abinash Dhungel is a Sub-Authorised Representative of AD Advisory ® Financial Planning Pty Ltd, Corporate Authorised Representative No. 1249524. Authorised Representative No. 307551.

Qualifications

Abinash Dhungel holds a Master of Financial Planning, a Master of Commerce (Accountancy), a Master of Business Administration amongst other tertiary degrees and meets the competency requirements under ASICs Regulatory Guide RG 146.

Abinash has also met the Exam Standard of the Financial Adviser Standards and Ethics Authority.

Professional Memberships

Abinash is a member of the Institute of Public Accountants, The Tax Institute, the SMSF Association, and the Finance Brokers Association of Australia and abides by their codes of professional conduct and ethics. He is also a Qualified Public Accountant and Certified Financial Planner®.

Authorisations

Abinash Dhungel 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.

Abinash Dhungel

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AD Advisory ® Financial Planning Advice Fees and Charges

Abinash Dhungel 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.

Schedule fees (including GST):

Initial meeting – getting to know each other	$550
Research, Strategy and Financial Advice Proposal	$3,300
Financial Action and Outcomes Plan and Implementation	$1,650 - $22,000

You will be notified of the cost involved prior to the commencement of any ongoing services.

Abinash and AD Advisory ® Financial Planning Pty Ltd pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Abinash is a Director and Principal Adviser of AD Advisory ® Financial Planning Pty Ltd and will receive a salary/ benefit from this company.

Other Benefits Abinash May Receive

From time to time Abinash Dhungel 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.

Capstone FINANCIAL PLANNING

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