

Financial Adviser Profile



Overview

Lara Shearman has been a Financial Adviser since 2007 and aims to provide useful advice, to as many people as possible regardless of your age or life stage. Lara is a warm, caring and trustworthy person who intends to ensure that her clients feel supported and informed every step of the way.

Lara will simplify the Financial Advice process, as she enjoys helping people understand their options and make the best decisions for their circumstances.

Stepping Stones offers the full spectrum of Financial Advice and will support people seeking simple strategies and one-off advice, through to complex and comprehensive advice requiring a structured approach to ongoing service, portfolio monitoring and support:

- Establishing / consolidating superannuation
- Investment strategy
- Contribution types
- Salary Sacrifice
- Strategies leading to retirement
- Preparing for redundancy
- Rebuilding financially, after life changing events such as separation & financial settlement
- Managing an inheritance
- Building savings
- Protection from unexpected events and illness, in the form of personal insurances
- Applying for Centrelink / DVA
- Estate Planning

Lara Shearman is a Sub-Authorised Representative of Stepping Stones Financial Planning Pty Ltd, Corporate Authorised Representative No. 1302872. Authorised Representative No. 1252932.

Qualifications

Lara Shearman holds the following qualifications and meets the competency requirements under ASICs Regulatory Guide RG 146:

- Graduate Diploma Financial Planning
- Graduate Certificate Applied Finance
- Diploma Financial Planning.

Professional Memberships

Lara Shearman is a member of the Financial Advice Association Australia (FAAA) and abides by their code of professional conduct and ethics.



Lara Shearman

Stepping Stones Financial Planning
Pty Ltd

PO Box 9436
Traralgon VIC 3844

0491 638 909
lara@steppingstonesfp.net.au

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Authorisations

Lara Shearman 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.

Stepping Stones Financial Planning Advice Fees and Charges

Lara Shearman 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.

Stepping Stones 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. Lara Shearman is a Director of Stepping Stones Financial Planning and will receive a salary/benefit from this company.

Other Benefits Lara May Receive

From time to time Lara 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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Level 1, 607 Bourke Street
Melbourne Victoria 3000
1300 306 900
www.capstonefp.com.au

This Adviser Profile has been authorised for distribution by Capstone Financial Planning Pty Ltd. AFSL No. 223135. This Adviser Profile forms part of the Financial Services Guide (FSG) and is to be read in conjunction with the FSG.