



INTELLIGENT  
FINANCIAL OUTCOMES

# Financial Adviser Profile

## Overview

Matthew MacDonald is a dedicated and highly skilled Professional Senior Financial Adviser, with integrity and ethics of the highest calibre. He has over 14 years' experience of demonstrating successes in diverse aspects of advisory and financial services management. His exceptional communication and interpersonal skills and proven ability to liaise effectively with clients has ensured successful long-term outcomes for his clients.

Matthew is passionate about building long-term relationships with clients by providing them with tailored professional advice, education and quality personal ongoing service & support.

Whether you are looking to minimise your tax, working and keen to grow/protect your wealth, thinking of retiring or are already retired, Matthew believes that affordable, personalised advice tailored to your own situation is the key to your success.

Matthew specialises in pre-retirement and retirement planning, maximising Centrelink entitlements, building and protecting wealth, retirement income solutions and aged care advice.

When not working Matthew is a busy husband and father to two young children. The family enjoy spending time together in nature.

Matthew MacDonald is a Sub-Authorised Representative of Intelligent Financial Outcomes Pty Ltd, Corporate Authorised Representative No. 1265153. Authorised Representative No. 436898.

## Qualifications

Matthew MacDonald holds a Bachelor of Commerce and meets the competency requirements under ASIC's Regulatory Guide RG 146. Matthew is also studying towards obtaining his Masters in Business Administration.

## Professional Memberships

Matthew MacDonald is a member of the Association of Financial Advisers (AFA) and the Tax Practitioner Board (TPB) and abides by their code of professional conduct and ethics.

## Matthew MacDonald

INTELLIGENT FINANCIAL  
OUTCOMES

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## Authorisations

Matthew MacDonald 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; and
- Standard Margin Lending Facility.

## Intelligent Financial Outcomes Advice Fees and Charges

Matthew 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.

Matthew’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.

Matthew provides the option of ongoing advisory services. Fees can be fixed dollar or percentage based, and costs depend on the complexity involved and the time taken to manage individuals’ situations. You will be notified of the cost involved prior to the commencement of any ongoing services.

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

## Other Benefits Matthew MacDonald May Receive

From time to time Matthew 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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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.