

# Financial Adviser Profile



## Overview

Emanouel is passionate about educating people on financial matters, as this empowers them to achieve financial comfort. With change a constant in people's lives, Emanouel is there to help them through whatever financial obstacle is presented.

Emanouel has over 15 years' experience in financial planning. His background combines a solid retail banking career with a long history of providing individual, tailored and personal advice to clients from various backgrounds, socio-economic situations and life stages.

He provides holistic, quality financial advice to clients and develops strategies to assist clients in achieving their financial and lifestyle goals.

Emanouel Hatzimanolis is a Sub-Authorised Representative of Elevate Wealth Pty Ltd trading as Ridgeline Wealth Solutions, Corporate Authorised Representative No. 128821 Authorised Representative No. 1002854.

## Qualifications

Emanouel Hatzimanolis holds a Master of Applied Finance (Financial Planning), an Advanced Diploma of Financial Services (Financial Planning), is FASEA accredited, is an Accredited Aged Care Professional and meets competency requirements under ASIC's Regulatory Guide RG 146.

## Professional Memberships

Emanouel Hatzimanolis is an associate member of the Financial Planning Association (FPA) and abides by their code of professional conduct and ethics

## Authorisations

Emanouel is authorised to provide advice and deal in the following financial products:

- Tax-effective investment strategies
- Superannuation strategies
- Retirement planning
- Life insurance (life, TPD, trauma, income protection)
- Estate planning
- Stockbroking
- Aged care strategies
- Salary packaging



**Emanouel  
Hatzimanolis**

Ridgeline Wealth Solutions

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## Ridgeline Wealth Solutions Advice Fees and Charges

Emanouel Hatzimanolis 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.

Emanouel'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.

Emanouel provides the option of ongoing reporting and advisory services. You will be notified of the cost involved prior to the commencement of any ongoing services.

Elevate Wealth Pty Ltd trading as Ridgeline Wealth Solutions pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Emanouel Hatzimanolis is a salaried employee of Elevate Wealth Pty Ltd trading as Ridgeline Wealth Solutions and will receive a salary from this company.

## Other Benefits Emanouel May Receive

From time to time Emanouel 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.