

Financial Adviser Profile



Overview

Wayne Gutteridge has worked in the Financial Services Industry since 2003 and is a Senior Financial Planner. Wayne is passionate about helping people and loves supporting clients to achieve their financial aspirations and providing financial peace of mind.

Backed by a team of leading research analysts, clients have access to a range of leading Australian and international fund managers as well as listed investments.

Wayne is committed to building long-term relationships with clients by providing them with tailored professional advice and personal ongoing service.

Wayne Gutteridge is a Sub-Authorised Representative of Elevate Wealth Pty Ltd trading as Ridgeline Wealth Solutions, Corporate Authorised Representative No. 1288213. Authorised Representative No. 1237586.

Qualifications

Wayne is a Certified Financial Planner® practitioner and has completed the Advanced Diploma in Financial Services (Financial Planning). He has also completed a Bachelor of Science at Melbourne University.

Wayne is FASEA accredited, is an Accredited Aged Care and SMSF Professional and meets competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Wayne is a member of the Financial Planning Association (FPA) and abides by their code of professional conduct and ethics.

Authorisations

Wayne 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.



Wayne Gutteridge

Ridgeline Wealth Solutions

151 Union Road
Surrey Hills VIC 3127

Phone: 03 8683 8300
Mobile: 0425 831 004

Email address:
wayne@ridgelinewealth.com.au

Financial Adviser Profile



Ridgeline Wealth Solutions Advice Fees and Charges

Wayne Gutteridge 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.

Wayne'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.

Wayne 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. Wayne Gutteridge is a salaried employee of Elevate Wealth Pty Ltd trading as Ridgeline Wealth Solutions and will receive a salary from this company.

Other Benefits Wayne May Receive

From time to time Wayne 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.

Version 4.0



Level 14, 461 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.