

# Financial Adviser Profile



## Overview

Katherine has been working in the financial planning industry since 1998. During her career, Katherine has worked for a number of financial institutions in the area of financial planning, including Westpac, Bank of Melbourne, Colonial and CBA.

It was employment at Equity Trustees and Trust Company that directed Katherine to the main area of her interest and specialty. Working for the two Trustee companies, she was involved in legal issues of Trustee office operations with clients and deceased estates, which lead to an interest in Estate Planning and Business Succession Planning. Katherine specialises in creating strategies for the efficient transfer of wealth between generations and the transfer of business ownership between intended parties.

Katherine also specialises in the complex areas of Retirement Planning, Centrelink benefits and Aged Care.

Katherine believes that every client deserves quality advice from their Financial Planner. Often it is misunderstood that only clients with significant savings are candidates for advice, however, clients with minimum savings should also be seeking advice and guidance to ensure family security. Proper planning is essential when starting to build assets for the future of a family unit.

Katherine is a Sub-Authorised Representative of ASIRE Pty Ltd (trading as About Retirement), Corporate Authorised Representative 462166. Authorised Representative No. 313686.

## Areas of Specialisation

- Superannuation and Retirement Planning;
- Centrelink benefits;
- Aged Care;
- Estate Planning;
- Business Protection and Succession Planning;
- Personal Insurance (Income Protection, Life and Disability Insurance); and
- Tax Effective Investment and Wealth Creation.

## Qualifications

Katherine is a Certified Financial Planner, holds an Advance Diploma of Financial Services (Financial Planning) and meets the competency requirements under ASIC's Regulatory Guide RG 146.

## Professional Memberships

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



**Katherine Isbrandt**  
CFP®

**A GOAL WITHOUT  
A PLAN IS JUST A WISH**

*Antoine de Saint-Exupery*

## About Retirement

PO Box 5189  
Studfield VIC 3152

M: 0438 041 585

[katherine@aboutretirement.com.au](mailto:katherine@aboutretirement.com.au)

[www.aboutretirement.com.au](http://www.aboutretirement.com.au)

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## Personal Interests

Katherine loves nature and landscape photography. She enjoys spending her free time trekking in the mountains or discovering unknown secluded places in Australia and overseas.

## Authorisations

Katherine 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;
- Securities; and
- Standard Margin Lending Facility.

## About Retirement Advice Fees and Charges

Katherine may be paid by either Financial Planning Advice Fees and/or Commissions 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.

Katherine's hourly rate for Financial Services is \$330 incl. GST and you will be notified of the time involved prior to the commencement of any work if applicable.

Katherine'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.

Katherine 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.

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

## Other Benefits Katherine May Receive

From time to time Katherine 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 14, 461 Bourke Street  
Melbourne Victoria 3000  
1300 306 900  
[www.capstonefp.com.au](http://www.capstonefp.com.au)

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