

Katherine Isbrandt CFP®

This adviser profile is a summary about me and should be read in conjunction with my Licensee's Financial Services Guide and Privacy Statement . My profile sets out my contact details, professional details, the services, and products I provide and how I am paid.



My story and expertise

I have been working in the financial planning industry since 1998. During my career, I have worked for number of financial institutions in the are of financial planning, including Westpac, Bank of Melbourne, Colonial Bank and CBA.

My later experience working at Equity Trustees and Trust Companies provided me with an incredible depth of knowledge in the area of Estate Planning and Business Succession. Working alongside legal practitioners with deceased estates and beneficiaries gave me an extensive experience and expertise in creating strategies for the efficient transfer of wealth between generations.

Surprisingly Estate Planning is very much connected to my real passion, which is assisting clients in being well prepared for retirement with my specialty in Retirement Planning, Centrelink and Age Pension benefits as well as Aged Care.

I believe that every client deserves a quality advice from their Financial Planner. Often it is misunderstood that only clients with significant assets are candidates for advice, however, clients with lower levels of savings should also be seeking advice and guidance to ensure the best financial outcome can be sourced and set up in terms of income and capital for long-term financial security and peace of mind, especially in retirement years. Wealth preservation should also not be disregarded for later years if any Age Care assistance is required

Area of Specialisation

- Superannuation and Retirement Planning
- Centrelink and Age Pension benefits
- Aged Care & granny flat arrangement
- Estate Planning
- Socially and Ethically responsible investments
- Wealth Preservation strategies
- Tax Effective Investments and Wealth Creation
- Business Protection and Succession Planning
- Personal Insurance (Income Protection, Business Insurance, Life and Disability Insurance)

My qualifications

- Advanced Diploma of Financial Services
- Diploma of Financial Services
- Margin lending and geared investments (Kaplan)
- Self-Managed Superannuation Specialist (Kaplan)
- Tax (Financial) Adviser registration 25364862
- Certified Financial Planner (CFP)

Professional Membership

I am a member of the Financial Planning Association (FPA) and I abide by their code of professional conduct and ethics.

Personal Interests

In my free time, I love connecting with nature. This is my way of meditation, exercise, and reflection all in one motion – talking about being efficient. I love trekking in the mountains, discovering unknown secluded places in Australia and overseas and recording my travels on my beloved Sony camera that is my companion on every such trip.

Products I can offer

I am authorised to provide personal and/or general advice on and deal in the following financial products:

- Basic and non-basic deposit products
- Government debentures, stocks and bonds
- Life insurance (risk and investment)
- Managed investments including Investor Directed Portfolio Services (IDPS)
- Retirement Savings Accounts
- Securities
- ETFs
- Superannuation (including some Industry Super Funds that are open to working with advisers)
- Self-managed superannuation
- Margin lending

How you are charged for service

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever I provide a recommendation for a financial product or service, I will be remunerated through either:

- An initial fee for service
- An ongoing fee for service
- Commission payments (applies to insurance products only).
- A combination of any of the above.

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply.

My service fees	
Hourly rate (or part thereof) for ad hoc advice	\$330
Fee for preparation of Statement of Advice (inclusive of implementation of advice)	from \$2,200 up to \$13,200
Ongoing service fee (Fixed fee based on service package)	from \$220 pm

How commission and other forms of remuneration/benefits are calculated

Where an insurer pays a commission, this may be up to 60% of your initial premium and then up to 30% of your ongoing premium. For example, if your premium is \$1000 your adviser would receive \$600 initial and \$300 in ongoing commission

How I get paid

I receive a salary from About Retirement and may also receive a management fee or distribution of profits from About Retirement and/or Asire. The amount of my salary is dependent on a range of factors including my experience, skills and professional standards.

The exact amounts of any fees, commissions, bonuses or other incentives received by Asire and me will be disclosed in your SOA or ROA. Fees and commissions are paid to Asire in the first instance who then pay your adviser/s.

Referral Arrangement

About Retirement and I have referral arrangements in place with a range of specialist businesses as this allows me to refer you to other professionals in areas that I do not practice in and vice versa.

Neither party is receiving or paying any commission or referral fee. This service exists only for the benefit of our clients.

Neither I, Asire nor About Retirement have any association or relationship with the issuers of financial products or third-party service providers that might reasonably be expected to be capable of influencing them in the provision of financial services to you.

I own shares in both Asire Financial Services and Asire t/a About Retirement hence I control both the licensee and advisory business.

We are not related to any other parties that you may deal with in the course of receiving advice from us.

Questions?

Please ask me to explain anything you do not understand in my adviser profile or FSG.

Katherine Isbrandt

Authorised Representative No. 313686

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Your adviser is authorised representatives of ASIRE Financial Services Pty Ltd AFSL No 533661.

Please read this Adviser Profile in conjunction with ASIRE FSG, Privacy Policy and Public Complaints Policy documents.