



**GOLDFINITY**  
FINANCIAL PLANNING  
GROWING AND SECURING YOUR WEALTH

# Financial Adviser Profile

## Overview

Nick is an experienced Financial Planner who has been providing quality financial advice for over 17 years.

Nick is passionate about working closely with his clients to gain a deeper understanding of their lifestyle and their financial goals and objectives.

Nick is also passionate about building long-term relationships with his clients and he does this 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, he believes that affordable, personalised advice tailored to your own situation is the key to your success.

Nick's experience and consultative style coupled with his reliability and ethical approach, make for long term successful relationships. He is committed to helping his clients live their best lives every day.

Nick Comninacis is a Sub-Authorised Representative of NMC Wealth Advisers Pty Ltd (T/A Goldfinity Financial Planning), Corporate Authorised Representative No. 1294192. Authorised Representative No. 1002076.

## Qualifications

Nick Comninacis holds an Advanced Diploma of Financial Services (Financial Planning) and meets the competency requirements under ASIC's Regulatory Guide RG 146.

## Professional Memberships

Nick Comninacis is a member of Financial Planning Association of Australia (FPA) and the Tax Practitioners Board (TPB) and abides by their code of professional conduct and ethics.

## Authorisations

Nick Comninacis 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; and
- Standard Margin Lending Facility.



## Nick Comninacis

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## Goldfinity Financial Planning Advice Fees and Charges

Nick Comninacis 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.

Nick'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.

Nick 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.

NMC Wealth Advisers Pty Ltd (T/A Goldfinity Financial Planning) pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Nick is a Director of NMC Wealth Advisers Pty Ltd (T/A Goldfinity Financial Planning) and will receive a salary/benefit from this company.

## Other Benefits Nick May Receive

From time-to-time Nick 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.