

Financial Adviser Profile

Overview

My name is Cameron Pel I have been a member of the Hillcrest Financial Services team since 2022.

I pride myself on having a high attention to detail and a willingness to learn. I am always studying and researching new information, technology and techniques that can benefit myself and my clients, and I have a strong focus on processes to guide my actions and help me achieve my goals.

My whole career has involved working closely with clients across many industries, and I continue to enjoy making a difference in people's lives, whether the impact be small or large.

The best interests of my clients are always my primary focus.

I am passionate about helping people plan for their future by assisting them to understand their own financial situation and how financial advice can help them achieve their short, medium and long term goals.

I have a strong belief that making informed financial decisions can have a huge impact on someone's lifestyle and their ability to enjoy retirement, while at the same time acknowledging that for people to live a happy and fulfilling life, they often need a balance between saving for the future and enjoying the present.

Cameron Pel is a Sub-Authorised Representative of Hillcrest Financial Services Pty Ltd, Corporate Authorised Representative No. 427579. Authorised Representative No. 1313359.

Qualifications

Cameron holds a Bachelor of Business (Financial Planning) and has completed the accredited Listed Product Adviser Program and meets the competency requirements under ASICs Regulatory Guide RG 146.

Professional Memberships

Cameron is a member of the Financial Advice Association Australia (FAAA) and an associate member of the SMSF Association and abides by their code of professional conduct and ethics.



Cameron Pel

Hillcrest Financial Services

53 Junction Street
Nowra NSW 2541

Postal: PO Box 414
Nowra NSW 2541

Phone: (02) 4423 8080
Mobile: 0493 750 603

Email: cpel@hfsnowra.com.au

Website: www.hfsnowra.com.au

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Authorisations

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

- Life Products including Investment Life Insurance Products and Life Risk Insurance Products
- Interests in Managed Investment Schemes including Investor Directed Portfolio Services
- Deposit and 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.

Hillcrest Financial Services Advice Fees and Charges

Cameron 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.

Cameron'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.

Cameron provides the option of ongoing reporting and advisory services. Ongoing advice and service fees are fixed fees based on the complexity of advice and the service levels required. You will be notified of the cost involved prior to the commencement or change of any advice fee. Any ongoing fees will need to be approved by you each year through the renewal of our annual service agreement.

Hillcrest Financial Services pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Cameron is a salaried employee of Hillcrest Financial Services and will receive a salary/benefit from this company.

Other Benefits Cameron May Receive

From time to time Cameron 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 1, 607 Bourke Street
Melbourne Victoria 3000
1300 306 900
www.capstonefp.com.au

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