



# Adviser Profile

## Overview

Paradigm Principle was established in 1994 with our focus on Superannuation, Wealth Creation and Wealth Protection. During this time our aim has been to ensure clients have a clear and defined path to meet current and future objectives.

We empower our clients by increasing their understanding of superannuation and investment opportunities and helping them feel in control of their financial future.

Our business process is centred on education and demystifying financial planning.

Paradigm Principle Pty Ltd is a Corporate Authorised Representative (No. 300896) of Capstone Financial Planning Pty Ltd.

## Authorisations

Paradigm Principle and its Adviser (please refer to details on next page) are 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 and
- Standard Margin Lending Facility.

## Paradigm Principle Advice Fees and Charges

Paradigm Principle Pty Ltd 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.

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

## Paradigm Principle

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## Ben Drew

Ben has worked in financial services with Paradigm Principle since 1999. The main focus has been related to wealth creation and wealth protection.

Ben holds a Bachelor of Applied Science and after working in the medical industry, completed a Diploma of Financial Planning and a Certificate IV in Finance and Mortgage Broking and meets the competency requirements under ASICs Regulatory Guide RG 146.

Ben has acquired specialist knowledge across a range of financial planning areas through education, ongoing training and experience. Specific areas of interest include superannuation, transition to retirement, income streams and personal insurances and investment.

### Ben Drew

Authorised Representative  
No. 225414

## Other Benefits Paradigm Principle May Receive

From time to time Paradigm Principle 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.