Financial Adviser Profile

Overview

Since starting his career in the financial planning industry in 2018, Joshua Smith has been dedicated to offering personalised and impactful financial guidance.

With a deep understanding of how strategic financial planning can shape a client's future, Joshua prioritises a client-focused approach to ensure each individual's unique needs and goals are met.

A commitment to clients is at the heart of the business through attentive listening and tailored solutions, which are designed to help them achieve their financial aspirations with confidence. Knowledge, combined with a genuine dedication to clients' success, makes him a trusted partner in navigating the complexities of financial planning.

Joshua Smith is a Sub-Authorised Representative of Coxen Financial Planning Pty Ltd, Corporate Authorised Representative No.1237101. Authorised Representative No. 1267593.

Qualifications

Joshua Smith holds an Advanced Diploma of Financial Planning, a Bachelor of Business, and completed the Accredited Listed Product Adviser Program and meets the competency requirements under ASIC's Regulatory Guide RG 146.

Authorisations

Joshua 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.

Joshua Smith

Coxen Financial Planning

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Coxen Financial Planning Advice Fees and Charges

Joshua 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.

Joshua'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.

Joshua provides the option of ongoing reporting and advisory services. This fee is a fixed fee of up to $3,850 p.a varying dependent on the complexity involved plus 0.44% p.a. of the value of your holding incl. GST. You will be notified of the cost involved prior to the commencement of any ongoing services.

Coxen Financial Planning 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. Joshua is a salaried employee of Coxen Financial Planning Pty Ltd and will receive a salary/benefit from this company.

Other Benefits Joshua May Receive

From time to time Joshua 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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