

Financial Adviser Profile

Overview

As a financial planner, I have been passionately helping clients set a pathway to achieving financial freedom for the past seven years. Throughout my career in financial services, I have been fortunate to offer advice to clients from all walks of life and the scope of my advice has been wide ranging from building wealth for the future, paying down debt, personal protection, pre and post retirement strategies and facilitating estate planning advice.

I specialize in dealing with clients who are delegators; people who are keen to delegate to free up their time so they can do the things they are passionate about. My clients value a long-term relationship and are willing and able to take advice. My clients understand and recognise that their financial affairs are best structured and managed by a suitably qualified professional and are prepared to pay reasonable fees for advice and ongoing service.

I have been in financial services since 2005 and I have worked with one of Australia's major financial institutions as a senior financial planner. My goal was to personally establish a privately owned financial planning firm so I could ensure that the advice we deliver to our clients is not linked to or influenced by any financial institution. That became a reality in August 2015 and my core focus will be to continue providing excellent service to my existing clients while extending the number of clients I provide this service for.

Chintan Engineer is a Sub-Authorised Representative of Diligent Financial Planning Pty Ltd, Corporate Authorised Representative No. 1234150. Authorised Representative No. 1006106.

Qualifications

Chintan holds a Bachelor of Arts (Psychology), a Diploma of Financial Planning and an Advanced Diploma of Financial Planning and meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Chintan is an Associate Member of the Financial Planning Association of Australia (FPA) and abides by their code of professional conduct and ethics.

Chintan Engineer

Diligent Financial Planning

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Authorisations

Chintan 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; and
- Standard Margin Lending Facility.

Diligent Financial Planning Advice Fees and Charges

Chintan 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.

Chintan'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.

Chintan 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.

Diligent 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. Chintan is a Director of Diligent Financial Planning Pty Ltd and will receive a salary/benefit from this company.

Other Benefits Chintan May Receive

From time to time Chintan 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.

Version 4.1