

Financial Adviser Profile

Overview

Ashley is a Financial Adviser committed to helping individuals and families navigate financial complexity and make informed decisions about their finances. He focuses on delivering tailored advice that empowers clients to achieve their long-term goals.

Ashley's expertise includes superannuation, retirement planning, investments, personal insurance, financial modelling, Centrelink and estate planning. He is passionate about building strong relationships with clients and providing clear, practical strategies to enhance their financial wellbeing.

Ashley Kemp is a Sub-Authorised Representative of PMP Wealth Pty Ltd, Corporate Authorised Representative No. 1277462. Authorised Representative No. 1314106.

Qualifications

Ashley holds a Bachelor of Commerce (Financial Planning), Graduate Diploma of Financial Planning and has completed the Ethics for Financial Services bridging unit. He meets the competency requirements under ASICs Regulatory Guide RG 146.

Authorisations

Ashley Kemp 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.

Ashley Kemp

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PMP Wealth Advice Fees and Charges

Ashley Kemp 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.

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your Adviser provides a recommendation for a financial product or service, your Adviser may be remunerated through either:

- An initial fee for service; and/or
- An ongoing fee for service; or
- A contribution fee or implementation fee; or
- Commission payments from product providers where applicable; or
- A combination of any of the above.

Details of the ranges and amounts of remuneration are set out below. Amounts are inclusive of GST.

Type of Remuneration	Initial	Ongoing
Adviser Service Fee	\$0 to \$15,000	\$0 to \$100,000
Adviser Service Fee*		0% to 1.8%
SoA Preparation Fee	\$0 to \$20,000	N/A
Hourly Rate	\$150-\$500	\$150-\$500
Investment Commission*	0%	0%
Insurance Commission^	0% to 88%	0% to 33%

*based on a % of funds invested

^based on a % of the premium

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply.

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

Other Benefits Ashley Kemp May Receive

From time to time Ashley Kemp 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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