



Financial Adviser Profile

Overview

James has 21 years' experience in the financial services industry, including 18 years as a Financial Adviser. Prior to forming Azure Advice Pty Ltd, James had been working with The Westpac Group for 21 years.

From the Head Office in Airlie Beach, James provides advice to a diverse client base in varied locations. James specialises in Financial Advice to Businesses, and provides holistic advice while placing a high importance on establishing & maintaining a long-term advice partnership.

James works hard to deliver a premium financial service to assist his clients to achieve their financial goals.

James is a Sub-Authorised Representative of Azure Advice Pty Ltd, Corporate Authorised Representative No. 1283311. Authorised Representative No. 1003365.

Qualifications

James holds a Diploma & an Advanced Diploma in Financial Planning and meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

James is a member of The Financial Planning Association of Australia (FPA) and abides by their code of professional conduct and ethics.

Authorisations

James 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;
- Self-Managed Superannuation Funds;
- Securities; and
- Standard Margin Lending Facility.

James G Carman

Azure Advice

Suite 33
115 Shingley Drive
Airlie Beach QLD 4802

PO Box 357
Cannonvale QLD 4802

Phone: 07 4946 4881
Mobile: 0439 747 728

james.carman@azureadvice.com.au

www.azureadvice.com.au



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PTY LTD

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Azure Advice Pty Ltd Advice Fees and Charges

James 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.

James' 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.

James provides the option of ongoing reporting and advisory services. This fee starts at \$3,300 per annum incl. GST. You will be notified of the cost involved prior to the commencement of any ongoing services.

Azure Advice 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. James is a Director of Azure Advice Pty Ltd and will receive a salary/benefit from this company.

Other Benefits James May Receive

From time to time James 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 4.0



Level 14, 461 Bourke Street
Melbourne Victoria 3000
1300 306 900
www.capstonefp.com.au

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.