

# Financial Adviser Profile

## Overview

Andrew has been involved in financial services and the financial markets since 2000. This has included positions with some of the world's largest institutions: Credit Suisse First Boston in Melbourne and Citigroup in London. In 2006, Andrew made the switch across to financial planning and has been helping clients meet their wealth creation and wealth protection goals ever since. Andrew believes the key to financial planning is truly understanding the client's current situation and needs. Only then can a personalised financial roadmap be developed that will get you to where you want to be.

Andrew Greve is a Sub-Authorised Representative of OP Wealth Pty Ltd, Corporate Authorised Representative Number 423453. Authorised Representative Number 298337.

## Relationships

At OP Wealth relationships matter. We partner with our clients for the long term, offering a unique and personalised experience that's tailored to their needs and financial dreams. It's only when we fully understand an individual's idea of financial freedom that we can help them create the life they really want to live.

## Qualifications

Andrew is a Certified Financial Planner (CFP®) and holds a Bachelor of Business, a Bachelor of Computing and a Graduate Diploma in Applied Finance & Investment and meets the competency requirements under ASICs Regulatory Guide RG 146.

## Professional Memberships

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

## Areas of Specialisation

Andrew's areas of expertise include:

- Management & Administration of Direct Share Portfolios
- Personal Insurance options to protect Families, Businesses & Income
- Strategies & Investment Advice for Self Managed Super Funds; and
- Investment & Wealth Creation Strategies.

## Andrew Greve

### OP Wealth

102/14 Simla Street  
Mitcham VIC 3132

PO Box 1065  
Blackburn North VIC 3130

Phone: 0401 670 283

[andrew@opwealth.com.au](mailto:andrew@opwealth.com.au)  
[www.capstonefp.com.au](http://www.capstonefp.com.au)

# Financial Adviser Profile

## Authorisations

Andrew Greve 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
- Standard Margin Lending Facility.

## OP Wealth Advice Fees and Charges

Andrew 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.

Andrew's fee for the preparation of initial advice and any ongoing advisory service 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.

OP Wealth 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. Andrew is a Director of OP Wealth Pty Ltd and will receive a salary/benefit from this company.

## Other Benefits Andrew May Receive

From time to time Andrew 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 4.4