

Financial Adviser Profile



ALETHEIA WEALTH
advice you can trust

Overview

Chris has worked in financial services for over 25 years. During his career he has held roles within global retirement consulting companies and investment managers as well as roles in various boutique financial advice firms focused on the high net worth space.

Chris enjoys making the increasingly complex financial world simple for his clients to navigate. Helping individuals and families to make sensible financial decisions, and guiding them to attain their goals, brings Chris a great level of satisfaction.

Aletheia Wealth was founded to better serve clients. With fewer clients per adviser, and the business having no affiliation with product manufacturers, Aletheia Wealth advisers can more clearly focus on meeting your retirement planning needs.

Chris Kalpenos is a Sub-Authorised Representative of Aletheia Wealth Pty Ltd, Corporate Authorised Representative No. 1282757. Authorised Representative No. 1006419.

Qualifications

Chris holds a Bachelor of Commerce (Accounting) from the University of New South Wales. Chris has qualified as Certified Practising Accountant (CPA). Chris is also qualified as a CERTIFIED FINANCIAL PLANNER®. The CFP® qualification is recognised as the highest financial planning designation worldwide.

Professional Memberships

Chris is a CFP® Professional member of Financial Planning Association and abides by their code of professional conduct and ethics. Chris is also a professional member of CPA Australia.

Authorisations

Chris 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;
- Standard Margin Lending Facility; and
- Securities.



Chris Kalpenos

Aletheia Wealth

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Aletheia Wealth Advice Fees and Charges

Chris 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.

You may be charged a fee of \$330 (incl. GST) for your initial consultation with Chris.

Chris'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.

Chris provides the option of ongoing advisory services. This fee is either a fixed fee p.a. (incl. GST) or a percentage (%) p.a. of the value of your holdings (incl. GST). You will be notified of the cost involved prior to the commencement of any ongoing services.

Aletheia 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. Chris is a director of Aletheia Wealth Pty Ltd and will receive a salary/benefit from this company.

Other Benefits Chris May Receive

From time to time Chris 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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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.