

Financial Adviser Profile



Overview

Lisa is a Certified Financial Planner and has worked in the financial planning industry for over 25 years. Over that time, Lisa has had exposure to a wide range of areas including finance, accounting and corporate superannuation. This translates into a wealth of experience in dealing with a range of financial planning issues.

In the past, Lisa has worked as a part-time Financial Planning Lecturer at Curtin University, has been a regular speaker at Centrelink Seminars and on ABC Radio.

Lisa Gavranich is a Sub-Authorised Representative of Cherry Tree Financial Planning Pty Ltd, Corporate Authorised Representative No. 422408. Authorised Representative No. 231722.

Qualifications

Lisa Gavranich holds a Bachelor of Business (Economics) and a Diploma of Financial Planning and meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Lisa Gavranich is a member of the Financial Advice Association Australia (FAAA) and abides by their code of professional conduct and ethics.

Authorisations

Lisa 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.



Lisa Gavranich

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Cherry Tree Financial Planning Advice Fees and Charges

Lisa Gavranich 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.

A fee of \$330 (including GST) applies for your first meeting with Lisa. Lisa'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.

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

Other Benefits Lisa May Receive

From time to time Lisa 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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