

## Overview

David has 25 years' experience as a professional consultant and adviser, including nine years with Deloitte Consulting and Pricewaterhouse Coopers in Australia, New Zealand and South-East Asia before moving into financial planning 12 years ago.

Prior to founding Consilium Private Wealth in 2019, David provided valuable advice to individuals and businesses across Gippsland and Melbourne working with French and Lowden Financial Planners, regional accounting firms and as a Senior Planner for Westpac in the Gippsland region. He works with his clients to build and protect wealth, establish and utilise tax-effective structures, prepare for and enjoy their retirement, and plan for business succession.

David and his partner Karen live on a beef farm near Loch in South Gippsland. Outside of work he enjoys scuba diving, sailing, and forever learning more about farming.

David Hayes is a Sub-Authorised Representative of Wattle Vale Wealth Pty Ltd trading as Consilium Private Wealth, Corporate Authorised Representative No.1277586. Authorised Representative No.306540.

## Qualifications

David Hayes holds a Bachelor of Economics and an Advanced Diploma in Financial Services (Financial Planning) and meets the competency requirements under ASIC's Regulatory Guide RG 146.

## Professional Memberships

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

## Authorisations

David 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.

## David Hayes

Consilium Private Wealth

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# Financial Adviser Profile



## Consilium Private Wealth Advice Fees and Charges

David Hayes 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.

David'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.

David provides the option of ongoing reporting and advisory services. You will be notified of the cost involved prior to the commencement of any ongoing services.

Consilium Private 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. David is a Director of Wattle Vale Wealth Pty Ltd trading as Consilium Private Wealth and will receive a salary/benefit from this company.

## Other Benefits Your Adviser May Receive

From time to time David 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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