

Financial Adviser Profile

Overview

Lisa Papachristoforos is a Financial Adviser at Hughes O’Dea Corredig Private Wealth with twenty years’ experience in the accounting, tax, superannuation and financial planning industries. A consistent finalist in national SMSF awards since 2018, Lisa is passionate about guiding her clients through their financial affairs in the simplest possible way.

Lisa has extensive experience in the formulation and implementation of complex financial advice in the areas of investment portfolio construction, cashflow and debt management, superannuation, and retirement planning.

Lisa is a Sub-Authorised Representative of Hughes O’Dea Corredig Private Wealth Pty. Ltd. t/as HOC Private Wealth, Corporate Authorised Representative No. 1293259. Authorised Representative No. 1247043.

Qualifications

Lisa is an Associate Financial Planner (AFP®), Chartered Accountant (CA), Chartered Practising Accountant (CPA), SMSF Specialist Adviser (SSA), holds a Bachelor of Financial Planning and a Bachelor of Accounting, and meets the competency requirements under ASIC’s Regulatory Guide RG 146.

Professional Memberships

Lisa is a member of the Financial Planning Association (FPA) of Australia, Institute of Chartered Accountants of Australia & New Zealand (ICAAANZ), CPA Australia (CPA), SMSF Association (SMSFA), and abides by each of their codes 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; and
- Self-Managed Superannuation Funds.



Lisa Papachristoforos

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Hughes O’Dea Corredig Private Wealth Pty Ltd Advice Fees and Charges

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your adviser provides a recommendation for a financial product or service, your adviser may be remunerated through either:

- An initial fee for service and/or an ongoing fee for service; or
- A contribution fee or implementation fee; or
- Commission payments from personal insurance providers where applicable; or
- A combination of any of the above.

Details of the ranges and amounts of our remuneration are set out below (inclusive of GST):

Ongoing Fees	Initial Fee		Ongoing Fees	
	(\$)	(%)	(\$)	(%)
Adviser Service Fee	\$0 - \$20,000	-	\$0 - \$50,000	0% to 2% ¹
Statement of Advice (SoA) Fee	\$0 - \$20,000	-	-	-
Hourly Rate	\$150 - \$500	-	\$150 - \$500	-
Personal Insurance Commissions	-	0% - 66% ²	-	0% - 22% ²
Investment Commissions	Nil	Nil	Nil	Nil

¹ Based on a percentage of funds under ongoing management.

² Based on a percentage of the insurance premiums.

Lisa 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 by us and agreed by you prior to the provision of any financial services to you.

Hughes O’Dea Corredig Private 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. Lisa is a salaried employee of Hughes O’Dea Corredig Private Wealth Pty Ltd 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.