



ADVISOR PROFILE

RAYMOND PAGE

Banksia Partners Pty Ltd is a company licensed by the Australian Securities and Investments Commission (ASIC) to provide advice in respect to financial products and to deal in financial products on behalf of the firms' clients.

Raymond Page is a Director of Banksia Partners Pty Ltd and has been authorised (ASIC Representative No 274401) to provide financial product advice and deal in all of the below mentioned categories as an employee of Banksia Partners Pty Ltd.

Experience

Ray's experience in the financial services industry dates from 1975, encompassing some 12 years employed directly in banking, finance, and money markets prior to being granted an Investment Advisers License in April 1987. Ray has held advisory and management positions in the stock broking and life assurance industries and was Principal of the Financial Services division of a large Melbourne based Chartered Accounting firm for ten years.

Ray is also a past Chairman of the Association of Superannuation Funds of Australia's (ASFA) Retirement Study Group (1993/94/95). As committee chairman, Ray was closely involved in various industry issues, including driving ASFA's formal endorsement of superannuation Allocated Pension products.

Authorisations

Raymond Page is authorised to provide advice on, and 'deal' in the following:

- (i) deposit and payment products limited to basic deposit products and products other than basic deposit products
- (ii) debentures, stocks and bonds issued or proposed to be issued by the government;
- (iii) life risk products including:
 - a. investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
 - b. life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
- (iv) interest in managed investment schemes including investor directed portfolio services;
- (v) retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);
- (vi) ASX listed shares & other securities;
- (vii) Standard margin lending facilities, and
- (viii) superannuation;

to retail and wholesale clients.

Qualifications

Ray completed a Diploma in Financial Planning from Deakin University (Dip FP) in 1992 and a Certificate in Superannuation Management (CSM) from Macquarie University in 1993.

Professional Membership

Ray is a Certified Financial Planner (CFP), the highest profession designation awarded by the Financial Planning Association of Australia (FPA). Ray was a founding member of the FPA and awarded CFP status in 1992, the year after the FPA was formed.

Fees & Charges

There are various modes of payment for the services we provide. We may either charge a fee directly to you based on an hourly rate, or we may receive fees & commissions directly from product issuers whose products we recommend to you.

Where a 'fee for service' on the basis of an hourly rate is negotiated, the hourly rate is \$250.00 including GST. We may also be paid by a combination of fees and/or hourly rates (paid by you) and commissions (paid by the product issuer). In most instances you will be able to select the mode of payment that suits you best.

Please refer to the Banksia Partners Pty Ltd Financial Services Guide for more detailed information on fees and charges.

Contact

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