

Financial Adviser Profile

Overview

Joscelin has over 20 years' experience in the financial services industry. Joscelin joined Butler Settineri in 2021 after a 15-year tenure with a mid-tier Western Australian financial services firm. Joscelin has joined the financial services offering at Butler Settineri with her wealth of knowledge covering all aspects of providing quality financial advice. Joscelin is a superannuation and retirement planning specialist where she combines her extensive knowledge and experience to provide the best possible advice for her clients.

Joscelin's aim as a financial planner is to help clients achieve their retirement planning goals by protecting their assets during their working life and steadily build their wealth over time.

Joscelin enjoys spending time with her husband, Nathan, and her two children. Joscelin enjoys getting out of the office, keeping up an active lifestyle and heading on family holidays to the Southwest.

Joscelin Pishos is a Sub-Authorised Representative of Butler Settineri Wealth Management Pty Ltd, Corporate Authorised Representative No. 1265659. Authorised Representative No. 1270995.

Qualifications

Joscelin holds an Economics Degree from the University of Western Australia, a Diploma of Financial Services and Graduate Diploma of Financial Planning and meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Joscelin Pishos is a member of the Association of Financial Advisers (AFA) and abides by their code of professional conduct and ethics.

Authorisations

Joscelin Pishos 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 including Self-Managed Super Funds



Joscelin Pishos

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Butler Settineri Wealth Management Advice Fees and Charges

Joscelin Pishos 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.

Joscelin'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.

Joscelin provides the option of ongoing reporting and advisory services. This fee is a fixed fee incl. GST (outlined in the FSG). You will be notified of the cost involved prior to the commencement of any ongoing services.

Butler Settineri Wealth Management pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Joscelin is a salaried employee of Butler Settineri Wealth Management Pty Ltd and will receive a salary from this company.

Other Benefits Joscelin May Receive

From time to time Joscelin 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.