

Financial Adviser Profile



Overview

Breakwater Financial Planning opened its doors in 2021 with a strong commitment to provide exceptional client service and ensuring a low number of clients per adviser. As a privately owned, boutique practice we have no affiliation with product providers. Our financial advisers are exclusively focused on meeting your financial planning needs, not on selling products.

Kristi Badgery started her career in financial planning in 2005 at Retirement Victoria where she discovered her passion for helping people navigate the complex world of finance. She is committed to putting her clients first and will spend as much time as needed to help you gain clarity, confidence, and peace of mind about financial decisions so you can live your life free from financial worries.

Outside of supporting her clients Kristi enjoys a busy family life with husband Phil and two young daughters. She loves the outdoors, especially spending time at the family farm and long beach walks.

Kristi Badgery is a Sub-Authorised Representative of Breakwater Financial Planning Pty Ltd, Corporate Authorised Representative No. 1292320. Authorised Representative No. 1260861.

Qualifications

Kristi holds a Bachelor of Social Science, Graduate Certificate in Accounting, Diploma in Financial Planning, Advanced Diploma in Financial Planning and is qualified as a CERTIFIED FINANCIAL PLANNER®. The CFP® qualification is recognised as the highest financial planning designation worldwide.

Professional Memberships

Kristi is a CFP® Professional Member of Financial Advice Association Australia and abides by their code of professional conduct and ethics.

Authorisations

Kristi is authorised to provide advice and deal in the following financial products:

- Life Products including Investment Life Insurance Products and Life Risk Insurance Products
- Interests in Managed Investment Schemes including Investor Directed Portfolio Services
- Deposit and 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.



Kristi Badgery CFP®
Breakwater Financial Planning

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Breakwater Financial Planning Advice Fees and Charges

Kristi 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.

You may be charged a fee of \$330 (incl. GST) for your initial consultation with Kristi.

Kristi'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.

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

Breakwater Financial Planning 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. Kristi is a Director of Breakwater Financial Planning Pty Ltd and will receive a salary/benefit from this company.

Other Benefits Kristi May Receive

From time to time Kristi 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.