Financial Adviser Profile

Overview

Breakwater Financial Planning opened its doors in 2021 with a strong commitment to provide exceptional client service and ensure low client numbers per adviser.

As a privately owned, boutique practice we have no affiliation with product providers. Our advisers are exclusively focused on meeting personal financial planning needs, not on selling product.

Steve is a co-founder and director of Breakwater Financial Planning. He has been involved in the financial planning industry since 2007 and has forged a strong reputation for delivering quality advice, taking the complexity out of managing finances and helping clients achieve their financial goals.

Steve particularly enjoys taking the time to ensure clients have peace of mind when making financial decisions and the confidence to live their best life!

Outside of work, Steve enjoys keeping fit and spending time with his family. Two young and active boys keep him on his toes and weekends are typically spent involved in their sporting endeavours. Steve has travelled extensively within Australia and likes nothing more than getting away for a camping trip in 'the great outdoors'.

Steven McIver is a Sub-Authorised Representative of Breakwater Financial Planning Pty Ltd, Corporate Authorised Representative No. 1292320. Authorised Representative No. 346060.

Steven McIver

Breakwater Financial Planning

PO Box 437
MENTONE VIC 3194

www.breakwaterfp.com.au
0402 471 131
steve@breakwaterfp.com.au

Qualifications

Steve holds a Bachelor of Science, Bachelor of Applied Science, Master of Health Science, Diploma of Financial Services (Financial Planning) and Advanced Diploma of Financial Services (Financial Planning).

Professional Memberships

Steve is a Professional Member of the Financial Advice Association Australia (FAAA) and abides by their code of professional conduct and ethics.

Authorisations

Steve 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.

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Breakwater Financial Planning Advice Fees and Charges

Steve 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 Steve.

Steve'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.

Steve provides the option of ongoing reporting and advisory services. This fee is a fixed dollar amount per annum. 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. As a Director of Breakwater Financial Planning Pty Ltd, Steve may receive a salary/benefit from this company.

Other Benefits Steve May Receive

From time to time, Steve 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.

Level 1, 607 Bourke Street
Melbourne Victoria 3000
1300 306 900
www.capstonefp.com.au