

Adviser Profile – Andrew Gaston

Authorised Representative No: 229292 & Credit Representative 409703
Accord Financial Solutions Pty Ltd (AFSL & ACL 323379)

EXPERIENCE

I started work in the Financial Services Industry in 1981 with the Reserve Bank of Australia in Adelaide, working my way up to Deputy Manager Cash Services for South Australia and the Northern Territory.

In 2000 I moved into the financial planning industry and now work with a range of clients from students, mums and dads through to company executives. My ability and enjoyment of working with people from all ages and backgrounds was fostered by accompanying my mother on her District nursing rounds and doing odd jobs for her patients. It was further developed throughout my working life as well as being involved on various committee positions in Tennis, Pigeon racing clubs and Outside School Hours Care group.

I married Stephanie in 1987 and my son, Curtis was born in 1991 and daughter, Erin, in 1995. I enjoy red wine (Shiraz) and cooking, with my specialties being the one pot stew and “Whacky cake”.

QUALIFICATIONS

- Advanced Diploma of Financial Services (Financial Planning);
- Certified by the Responsible Investment Association of Australasia;
- Self Managed Superannuation Fund (SMSF) Accreditation.
- Associate Diploma in Accounting;
- Associate Diploma in Banking & Finance;
- Diploma of Management;
- Margin Lending and Geared Investments Accreditation

AUTHORISATIONS

Andrew is authorized to provide advice on the full range of services as available by the Licencee as listed below.

- Aged Care
- Centrelink advice;
- Credit advice;
- DIY Self-managed superannuation advice;
- Estate planning advice;
- Ethical Investments;
- Gearing strategies;
- Life, Total & Permanent Disablement, Trauma, Business Expense and Income Protection insurance;
- Mortgage advice; (Note we may where appropriate refer you to an external mortgage broker)
- Redundancy;
- Responsible Investments
- Retirement planning & strategies;
- Salary Packaging;
- Share market investment advice;
- Superannuation, rollover advice and strategies;
- Wealth Creation; and
- WorkCover Compensation Payments

In relation to credit products advice, new loan facilities will be referred to a broker panel.

REMUNERATION

As a director and authorised representative, I receive a fixed salary package.
My family trust as a shareholder/investor receives a share of the profits of the business.

BUSINESS ASSOCIATION

I have been a director and shareholder of Financial Planning companies since July 2005 and Managing Director of both Accord Financial Solutions Pty Ltd and Accord Financial Strategies Pty Ltd since inception in 2008.

Elected as a Board Member of the Ethical Adviser Cooperative in 2013.

PROFESSIONAL MEMBERSHIPS

- Certified by the Responsible Investment Association of Australasia;
- Member of the Association of Financial Advisers;
- A Fellow of the Institute of Public Accountants;
- A Senior Associate of the Financial Services Institute of Australasia