

## Adviser profile

### Luke Marshall ADV DIP (FP)

Authorised Representative No. 1252449

## KDM Financial and Estate Planning Pty Ltd

Corporate Authorised Representative No. 425536

### Your adviser

#### Contact details

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**Luke Marshall**

#### Profile

KDM Financial and Estate Planning, founded by Kris Martin in 2008, was formed to help individuals and businesses through the complex maze of wealth creation, superannuation, personal insurance and risk management.

Luke Marshall has been individually authorised (Representative Number 1252449) to provide financial product advice and deal in all of the below mentioned categories as a Director of KDM Financial and Estate Planning Pty Ltd on behalf of Aon Hewitt Financial Advice Limited.

#### Experience

Luke has actively invested in the Australian Securities market for over 14 years, and the Australia property market for over 12 years. His career began in the Royal Australian Navy, where he served for 6 years. His service provided Luke with a high level of professionalism, discipline and focus. His military career also provided Luke with a unique perspective on financial planning. In 2014 Luke joined the AMP Horizons Career Changer Program. He established his own practice in 2016, before joining KDM Financial and Estate Planning in 2017.

#### Qualifications and certifications

Diploma of Financial Planning  
Advanced Diploma of Financial Planning

#### Professional memberships

Associate member of the Financial Planning Association

## Authorisations

### Australian Financial Services License

Luke Marshall is authorised to provide financial product advice and deal in the following:

- i. deposit and payment products limited to:
  - a. basic deposit products;
  - b. deposit products other than basic deposit products;
- ii. life 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;
- iii. securities;
- 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. superannuation

## Fees and charges

### Initial consultation

Your initial consultation is complimentary and the costs will be covered by KDM Financial and Estate Planning.

### Advice preparation

Completion of needs analysis: Free

Advice preparation: \$440 - \$3,850

The actual fee for the preparation of advice will vary depending on the complexity of your situation and the advice required. Prior to you agreeing to proceed with the preparation of a Statement of Advice, the actual fee will be quoted to you.

### Implementation

Up to 1.1% for up to \$100,000

Up to 0.88% from \$100,001 to \$250,000

Up to 0.55% for any amount over \$250,001

This fee may be paid by cheque or deducted from any investment product. The actual fee will be stated in the Statement of Advice and agreed with you prior to the placement of your investments.

### Review service

A minimum ongoing adviser service fee will be calculated as a percentage of your total portfolio to a maximum of 1.10%.

### Consulting fees

\$275 per hour

For any other service you require that is not specified above, we will charge you at the above hourly rate.

### Credit assistance

Refer to the Financial Services and Credit Guide for a detailed explanation of commissions that may be paid by the loan provider(s).

Prior to you agreeing to proceed with the preparation of a Statement of Advice, the actual fee will be quoted to you in a Credit Quote.

### Commissions

Refer to the Financial Services and Credit Guide for a detailed explanation of commissions that may be paid by product issuer(s).

Luke Marshall is a Director of KDM Financial and Estate Planning and receives a salary.

Luke Marshall may also receive performance based bonuses from time to time.

The above is a guide only and full details of fees, charges and any other benefits will be disclosed upon recommendation of products.

Note: All fees and charges quoted are inclusive of GST.