

# Financial Adviser Profile



## Overview

Terence O'Sullivan is the Principal and Founder of Right Fit Financial Advisors, located in the business district of Southport on Queensland's Gold Coast. His mission, and indeed that of Right Fit Financial Advisors is to help you make the right choices regarding your financial future.

Through careful analysis of your current circumstances and future goals, he can assist you in tailoring strategies to ensure your financial plan is right for you – now and in the future. Terence has been working in the finance industry since 1999 and commenced being a Financial Planner in 2009.

Terence O'Sullivan is a Sub-Authorised Representative of T.M.O'Sullivan Pty Ltd T/A Right Fit Financial Advisors, Corporate Authorised Representative No. 419232. Authorised Representative No.318488.

## Qualifications

Terence is a Certified Financial Planner®. He also holds a Masters of Business Administration, Bachelor of Commerce (Accounting and Finance), and an Advanced Diploma of Financial Services (Financial Planning). Terence meets the competency requirements under ASIC's Regulatory Guide RG 146.

## Professional Memberships

Terence is a member (CFP®) of the Financial Planning Association of Australia Limited, and abides by their code of professional conduct and ethics.

- SMSF Association (SPAA)
- MFAA - Mortgage & Finance Association of Australia

## Authorisations

Terence O'Sullivan 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;
- Self Managed Superannuation Funds;
- Securities; and
- Standard Margin Lending Facility.



## Terence O'Sullivan

RightFit Financial Advisors

Suite 31111, Tower 3  
Southport Central  
9 Lawson Street  
Southport, QLD 4215

Postal: PO Box 407  
Surfers Paradise, QLD 4217

Phone: 07 5528 1222  
Mobile: 0412 809 340

Email: [office@rightfitadvisors.com.au](mailto:office@rightfitadvisors.com.au)  
Website: [www.rightfitadvisors.com.au](http://www.rightfitadvisors.com.au)

# Financial Adviser Profile



## Right Fit Financial Advisors - Advice Fees and Charges

Terence 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.

Terence'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.

Terence provides the option of ongoing reporting and advisory services. This fee for this service is up to 1.2% per annum of the value of your holdings, incl. GST. You will be notified of the cost involved prior to the commencement of any ongoing services.

Right Fit Financial Advisors pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Terence is a Director of T M O'Sullivan Pty Ltd t/a Right Fit Financial Advisors as trustee of the The O'Sullivan Family Trust Planning Pty Ltd and will receive a salary/benefit from this company.

## Other Benefits Terence May Receive

From time to time Terence 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

Version 4.1



Level 1, 607 Bourke Street  
Melbourne Victoria 3000  
1300 306 900  
[www.capstonefp.com.au](http://www.capstonefp.com.au)

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.