

# Financial Adviser Profile



## Overview

Diligent Financial Services Pty Ltd (AFSL No. 535390) has appointed Chintan Engineer (Authorised Representative No. 1006106) as an authorised representative.

Chintan has been a Financial Adviser since 2008 and throughout his career in financial services, he has been passionately helping clients and been fortunate to offer advice to clients from all walks of life. The scope of his advice has been wide ranging from building wealth for the future to achieve financial freedom, paying down debt, personal protection, pre and post retirement strategies and facilitating estate planning (financial planning related) advice.

He specializes in dealing with clients who are Delegators; people who are keen to delegate to free up their time so they can do the things they are passionate about. His clients value a long-term relationship and are willing and able to take advice. His clients understand and recognize that their financial affairs are best structured and managed by a suitably qualified professional and are prepared to pay reasonable fees for advice and ongoing service.

His long-term goal to personally establish a privately owned financial planning firm became a reality when he setup Diligent Financial Planning Pty Ltd in 2015 and this has allowed him to deliver advice that is not linked to or influenced by any financial institution.

Diligent Financial Planning Pty Ltd is a Corporate Authorised Representative (No. 1234150) of Diligent Financial Services Pty Ltd.

In early 2022, he proudly transitioned his business to being a Self-Licensed Practice so he can continue strengthening his brand of advice that is focussed on his core ethos:

- always put our clients' financial wellbeing before our financial compensation,
- add substantial value to clients throughout our relationship so they can achieve all that is meaningful to them and
- refuse to accept commissions, incentives or kickbacks when giving advice.

## Qualifications

Chintan holds a Bachelor of Arts (Psychology), a Diploma of Financial Planning and an Advanced Diploma of Financial Planning and meets the competency requirements under ASIC's Regulatory Guide RG 146.

## Professional Memberships

Chintan is an Associate Member of the Financial Planning Association of Australia (FPA) and abides by their code of professional conduct and ethics.



### Chintan Engineer

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## Authorisations

Chintan is authorised to provide advice to Retail and Wholesale clients and/or deal in the following products:

- Debentures, stocks or bonds issued or proposed to be issued by a Government
- Deposit and payment products
- Investment life insurance products and Life risk insurance products
- Interests in managed investment schemes includes "IDPS"
- Retirement savings accounts ("RSA") products
- Superannuation
- Self-Managed Superannuation Funds (SMSF's)
- Securities and
- Standard margin lending facility

## Advice Fees and Charges

Chintan 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 in the Terms of Engagement and any subsequent documents.

Chintan's fee for the engagement (e.g. 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.

Chintan provides the option of ongoing reporting and advisory services. You will be notified of the cost involved prior to the commencement of any ongoing services.

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

## Other Benefits Chintan May Receive

From time-to-time, Chintan 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.