Financial Adviser Profile

Overview

Andrew is a Financial Adviser with over 25 years of experience in the industry who specialises in helping clients make confident, well-informed decisions through clear strategy, transparent processes and practical guidance. Andrew's work focuses on retirement planning, wealth strategy and ensuring clients understand every step of their financial journey. He is passionate about simplifying complexity and building long-term, trusted relationships.

Andrew Schroder is a Sub-Authorised Representative of Hanratty Carr & Associates Pty Ltd, Corporate Authorised Representative No. 304295. Authorised Representative No. 360518.

Qualifications

Andrew Schroder holds a Diploma of Financial Services (Financial Planning) and meets the competency requirements under ASICs Regulatory Guide RG 146.

Professional Memberships

Andrew Schroder is a member of the Financial Advice Association Australia (FAAA) and abides by their code of professional conduct and ethics.

Authorisations

Andrew Schroder is authorised to provide advice and deal in the following financial products:

- Life Products including Investment Life Insurance Products and Life Risk Insurance Products
- Interests in Managed Investment Schemes including Investor Directed Portfolio Services
- Deposit and Payment Products
- Retirement Savings Accounts ("RSA") products
- Debentures, Stocks or Bonds issued or proposed to be issued by a Government
- Superannuation
- Securities

Restrictions – Securities Only
This authorised representative is only authorised to give class of product advice in relation to Securities.

Andrew Schroder

Hanratty Carr & Associates

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Hanratty Carr & Associates Advice Fees and Charges

Andrew will be paid Advice Fees and Commissions as described in the Financial Services Guide. The amount of the benefit and how it is calculated will be advised to you before it is charged.

Andrew's upfront advice fees can range from $0 - $11,000 incl. GST. Ongoing advice fees can range from $0 - $11,000 per annum incl. GST. We will notify you of the fee charged prior to commencing any work if applicable.

Hanratty Carr & Associates pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Andrew is a Director of Hanratty Carr & Associates and will receive a salary/benefit from this company.

Other Benefits Andrew May Receive

From time to time Andrew 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.

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