

# Financial Adviser Profile



## Overview

Barbara Sideras (née Kyriakakis) started her career in the financial services industry in 2001 and became a licensed financial adviser in 2005.

Prior to founding BKS Wealth Solutions in 2022, Barbara was with the Commonwealth Bank for 20 years. During her time at the bank, she was consistently recognised for her ethical and compliant approaches to providing advice.

Barbara is passionate about helping her clients achieve their goals and making sure each client walks away feeling reassured that their finances are being looked after by the right person. Barbara provides a fully comprehensive advice service and is highly regarded in the following areas:

- Aged care advice.
- Retirement planning and Centrelink strategies.
- Personal superannuation including Defined Benefit Plans.
- Wealth accumulation strategies.
- Cash flow and budgeting strategies.

Barbara Sideras is a Sub-Authorised Representative of BKS Wealth Solutions Pty Ltd, Corporate Authorised Representative No. 1296343. Authorised Representative No. 1003834.

## Qualifications

Barbara holds a Bachelor of Commerce (Finance) and is a Certified Financial Planner®. She meets the competency requirements under ASIC's Regulatory Guide RG 146.

## Professional Memberships

Barbara is a member of the Financial Planner Association (FPA) and abides by their code of professional conduct and ethics.

## Authorisations

Barbara 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;
- Standard Margin Lending Facility.



## Barbara Sideras

**BKS Wealth Solutions**

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## BKS Wealth Solutions Advice Fees and Charges

Barbara Sideras 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.

Barbara'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.

Barbara 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.

BKS Wealth Solutions pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Barbara Sideras is a Director of BKS Wealth Solutions and will receive a salary/benefit from this company.

## Other Benefits Barbara May Receive

From time to time Barbara Sideras 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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