

Financial Adviser Profile

Overview

Specialists of SMSF Pty Limited trading as CTC SMSF Advisors is a division of CTC Accountants, a long standing accountancy practice based in Port Macquarie. The provision of Self-Managed Superannuation Fund services has been a core business offering of the firm for over a decade resulting in our professional staff accumulating specialist skills and accreditations in this area. Our accumulated knowledge has provided our firm with the opportunity to assist clients in navigating a range of different and complex scenarios when using these structures.

Karen Lotter has been in the industry for 20 years dealing with taxation and business services and more specifically becoming recognised as a SMSF Specialist Advisor of the SMSF Association in 2012.

CTC SMSF Advisors pride ourselves on working collaboratively with clients to ensure that their retirement objectives are met, whilst ensuring that the client's best interests are at the forefront of all advice given.

Karen Lotter is a Sub-Authorised Representative of Specialists of SMSF Pty Limited trading as CTC SMSF Advisors, Corporate Authorised Representative No. 1247239. Authorised Representative No. 1247243.

Qualifications

Karen Lotter holds a Bachelor of Financial Administration and a Diploma in Financial Planning and meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Karen Lotter is a Specialist Advisor of the SMSF Association and an affiliate member of the Institute of Chartered Accountants Australia New Zealand and abides by their code of professional conduct and ethics.

Authorisations

Karen is authorised to:

- provide financial product advice on self-managed superannuation funds;
- arrange to deal in an interest in a self-managed superannuation fund;
- provide financial product advice on superannuation products in relation to a person's existing holding in a superannuation product but only to the extent required for:
 - making a recommendation that the person establish a self-managed superannuation fund; or
 - providing advice to the person on contributions or pensions under a superannuation product;
- provide class of product advice on the following:
 - superannuation products;
 - basic deposit products



Karen Lotter

CTC SMSF Advisors

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CTC SMSF Advisors Advice Fees and Charges

Karen Lotter may 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.

Karen Lotter's fee for the preparation of 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.

Where financial planning advice fees are payable, Capstone Financial Planning will receive all revenue in the first instance.

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

Other Benefits Karen May Receive

From time to time Karen 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.