Financial Adviser Profile

Overview

As Director and Principal Financial Adviser for Verity Wealth Solutions, Andrew Galloway has been providing quality strategic financial advice for over 15 years.

Andrew is passionate about building long term relationships with clients by providing them with tailored professional advice, education and quality personal ongoing service and support. Whether you are looking to minimise your tax, working and keen to grow or protect your wealth, thinking of retiring or are already retired – Andrew believes that affordable, personalised advice tailored to your own situation is the key to your success.

Andrew specialises in pre-retirement and retirement planning, maximising Centrelink entitlements, building and protecting wealth, retirement income solutions and aged care advice.

When not working, Andrew is a father of two busy boys, husband to a school teacher and loves to explore this great world with his family. In his spare time Andrew is a passionate motorbike enthusiast.

Andrew Galloway is a Sub-Authorised Representative of APG Financial Intelligence Pty Ltd (T/A Verity Wealth Solutions), Corporate Authorised Representative No. 468047. Authorised Representative No. 468048.

Qualifications

Andrew Galloway holds a Bachelor of Commerce (Bcomm), a Graduate Certificate of Financial Planning, an Advanced Diploma of Financial Planning and is a Retirement Living + Aged Care Specialist™; and meets the competency requirements under ASICs Regulatory Guide RG 146.

Retirement Living +
Aged Care Specialist®

Professional Memberships

Andrew Galloway is a member of the Financial Advice Association Australia (FAAA) and the Tax Practitioners Board (TPB) and abides by their codes of professional conduct and ethics.

Andrew Galloway

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Authorisations

Andrew Galloway 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
- Standard Margin Lending Facility.

APG Financial Intelligence Pty Ltd Advice Fees and Charges

Andrew Galloway 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.

Andrew'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.

Andrew provides the option of ongoing advisory services. Fees are fixed dollar and costs depend on the complexity involved and the time taken to manage individuals' situations. You will be notified of the cost involved prior to the commencement of any ongoing services.

Verity 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. Andrew Galloway is a Director of Verity Wealth Solutions and will receive a salary/benefit from this company.

Other Benefits Andrew Galloway 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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