Accountant's Authorisation Checklist

Key issues to consider	The Capstone advantage
Are you independently owned or owned by a fund manager, financial institution, or insurance company?	Capstone is a national, independently owned licensee.
Is your approved product list (APL) extensive or limited by fund manager, institutional or insurance company ownership?	Capstone has a broad ranging APL sourced from Lonsec - a leading, independent research house. The APL is extensive and is regularly reviewed by our Professional Standards Committee.
What initial and ongoing training do you provide?	We offer comprehensive induction training as well as regular ongoing training including compliance and legislative updates. We can also facilitate RG146 accreditation.
Do you provide compliance audits?	Yes. We have our own in-house compliance team who carry out regular compliance audits and provide guidance to ensure any potential breaches or exposure to liability is identified and remedied.
Do you provide paraplanning services?	Yes. We have an in-house paraplanning service that can provide you support in preparing statements of advice (SoA).
Do you have a network of financial planners?	Yes. We have a national network of financial planners with offices in each State that you can refer to if you wish.
Do you provide Professional Indemnity cover?	Professional Indemnity cover is included in our simple flat fee structure. Our PI policy is underwritten by CGU.
How do you charge for your authorisation?	Capstone offers a simple and transparent flat fee structure that can be paid monthly via direct debit. The fee structure is tiered, meaning you only pay for the services you need. We do not charge any set-up fees or any ongoing percentages of revenue.
How easy is it to unwind the agreement if I wish to leave?	If you decide Capstone is not the licensee for you, simply provide thirty days' notice and you can leave with your clients and the associated revenue stream. From a Capstone perspective we recognise that you own the client and the associated revenue stream.