



FINANCIAL PLANNING FINANCIAL SERVICES GUIDE – Part 1

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Authorised Representative of InterPrac Financial Planning Pty Ltd ABN 14 076 093 680
Australian Financial Services Licence Number: 246638
Level 3, 29-33 Palmerston Crescent, South Melbourne Vic 3205
Ph: (03) 9209 9777 Fax: (03) 9209 9731



What is a **Financial Services Guide**?

We understand how important financial advice is, and wish to thank you for considering choosing an InterPrac Financial Planning adviser to assist you in identifying and achieving your financial goals.

This Financial Services Guide - Part 1, together with the Adviser Profile - Part 2, are designed to help you get to know InterPrac Financial Planning Pty Limited and our Authorised Representative (Adviser), a little better, to help you decide whether you would like to use our financial services, and explain what to expect and how much you can expect to pay for those services.

Our Advisers are required to provide these documents to you **prior** to providing any personal financial advice, products and/or services.

The Financial Services Guide - Part 1 contains information about:

- InterPrac Financial Planning as a licensee.
- The financial services we offer and how we provide advice and make recommendations.
- Fees, commissions, charges and other benefits that may be paid to us.
- The collection and handling of your personal information (our Privacy Policy).
- What to do if you should have a concern or complaint about our service.

The Adviser Profile - Part 2 contains important information about your Adviser. This includes their Authorised Representative number, accreditations, qualifications and experience, areas of advice and types of financial services they can provide, details of how they get paid and fees that you may be charged. If you have not yet received an Adviser Profile, please ask your adviser for a copy or contact InterPrac Financial Planning head office.

Acknowledging receipt and explanation of the **Financial Services Guide** and **Adviser Profile**

It is important that you acknowledge that your Adviser has provided you with a copy of this Financial Services Guide (Part 1) and Adviser Profile (Part 2) and **explained their contents** to you. To assist in this process, please sign and date and return the acknowledgement form on the last page of this document to your Financial Adviser.

About **InterPrac Financial Planning**

Established in 2004, InterPrac Financial Planning is an independently owned business, providing support to our national network of Advisers, including access to ongoing research and training. We are not owned by any fund manager, bank, superannuation fund or life insurer.

InterPrac Financial Planning and its Advisers always act on behalf of you, the client. All strategies and products used in our advice to you will adhere to a best interest duty, which means we will only use strategies and products which address your personal circumstances and needs.

InterPrac Financial Planning is responsible for the financial services provided by our Advisers and have authorised the distribution of this Financial Services Guide - Part 1 and Adviser Profile - Part 2.

Contact details for InterPrac Financial Planning are:

InterPrac Financial Planning Pty Ltd

Australian Financial Services Licence: 246638
Level 3, 29-33 Palmerston Crescent
South Melbourne Vic 3205
Phone: (03) 9209 9777 Fax: (03) 9209 9731

Financial Services we can provide

InterPrac Financial Planning is licensed to provide financial advice on:

- Deposit Products;
- Managed Investment Schemes including Unit Trusts, Investment Bonds, Direct Shares, Property Trusts, Growth Funds, Balanced Funds, Indexed Funds and Cash Management Accounts;
- Share Market Investments;
- Tax Effective Investments;
- Mortgage Lending;
- Superannuation, including Allocated Pensions, Rollovers, Personal Superannuation, Company Superannuation and Self Managed Superannuation Funds;
- Retirement Planning including aged care and estate planning;
- Life Insurance Products, including Annuities, Term Insurance, Income Protection, Trauma and Total and Permanent Disability Insurance;
- Margin Lending (subject to client understanding of Margin Lending Gearing).

The Adviser Profile - Part 2 details specific services your Adviser is able to advise on.

What is the **Financial Advice** process?

InterPrac Financial Planning recommends your Adviser follows a step-by-step process in meeting with you.

Step 1: Introduce our services and provide you with a Financial Services Guide (Part 1) and Adviser Profile (Part 2).

Step 2: Gather information to assist in identifying your goals and any potential financial issues.

Step 3: Prepare and present you a Financial Plan.

Step 4: Once you authorise the "Authority to Proceed", your Adviser implements your Financial Plan.

Step 5: Discuss an ongoing service and review programme with you.

These steps will occur over a number of meetings, in line with your needs.

What can I **Expect?**

Your Adviser is committed to providing quality financial advice and a choice of products and/or services to suit your circumstances. Whilst we are licensed to provide a range of services, we are also obliged under law to have a reasonable basis and to act in your best interests when providing financial advice, addressing your needs and the solutions you want us to assist you with. We will not compromise on our advice and take this responsibility very seriously.

In order to achieve this, your Adviser will need to determine your needs, objectives and relevant financial circumstances before providing advice, products and/or services to you. You will be asked to provide accurate information and to keep your adviser updated on any changes to your circumstances to ensure the advice provided and products recommended remains relevant to your personal situation.

You have the right not to divulge any information should you wish not to do so. However, in such cases, your adviser will warn you about the possible consequences of not providing relevant personal and financial information and how this may impact the quality and reliability of the advice provided. Additionally, your adviser may also decline to provide advice if they feel they cannot do so adequately with the information provided.

Before providing any financial products and/or services to you, we are also required to verify your identity in accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. Your adviser will let you know what documentation is needed to meet

these customer identification requirements.

Subject to its appropriateness for you, any product recommended to you by your Adviser must be included on InterPrac Financial Planning's Approved Products List. This list is constructed and maintained by the InterPrac Financial Planning Investment Committee, using ratings and reports from leading research groups.

The purpose of the list is to ensure that:

- Recommended product providers have the necessary skills, resources and experience to achieve their stated investment objectives and
- Our Advisers have a broad range of researched products to select from in meeting the diverse needs of their clients.

In instances where your Adviser may need to consider products outside the Approved Products List, they may apply to InterPrac Financial Planning for special consideration.

To ensure that you remain on track to meet your short to long-term needs and objectives, it is vital to periodically review your financial advice, products and/or services based on your needs, objectives and circumstances to be sure they remain relevant. Your adviser may offer and recommend an annual comprehensive personal review service. This service updates the advice in line with your needs and implements any changes which you have agreed upon. A fee may be charged for the ongoing advice and management of your financial affairs. Your adviser will provide you with details of any such fees applicable to you in your Adviser Profile.

Does everything need to be in **Writing?**

Your adviser may accept instructions from you via phone, letter, email or fax. In some instances, your adviser can only accept written instructions from you, and they will let you know when this happens.

Your adviser is required to maintain a paper or electronic record of your personal information, including details of your relevant personal circumstances. Your adviser is also required to maintain records of documentation for any financial advice given to you in the course of taking instructions from you, as well as any documents containing advice they have provided you. Please see our **Privacy Policy** regarding the care of this information.

What **Financial Advice Documents** can I expect?

In providing you financial advice, these are some of the documents you may receive from your adviser:

- Statement of Advice
- Record of Advice
- Fee Disclosure Statement

When you are provided with personal advice that takes into account your needs, objectives and relevant financial circumstances, you will receive a **Statement of Advice**. The Statement of Advice sets out the specific advice given to you, including any recommendations about particular financial products and services, and the basis on which those recommendations are made. The Statement of Advice also provides information on the amount of any commissions and other fees payable in respect of financial products recommended to you in connection with this advice.

Under certain circumstances your financial adviser may provide you with a **Record of Advice**, rather than a Statement of Advice. A Record of Advice performs a similar function to a Statement of Advice, but is typically a shorter, more informal document.

Where an ongoing advice fee is charged by your adviser, a **Fee Disclosure Statement** may be provided annually. The Fee Disclosure Statement contains services promised to be provided, services received, and services paid for.

Should you misplace your documentation, you may request in writing, a copy of any advice document you received, up to seven years after the advice has been given. Please refer to the **Privacy Policy – Access to Personal Information** for details on requesting a copy of your documentation.

What **Fees & Charges** can I expect?

InterPrac Financial Planning prefers our Advisers are paid on a fee for service basis. In some instances, insurance providers and fund managers may pay brokerage or commission. Depending on the provider, all fees and commissions are paid directly to InterPrac Financial Planning on a fortnightly, monthly or quarterly basis. InterPrac Financial Planning retains a portion of the fees and commissions income generated by each Adviser. InterPrac then pay the balance of the fee and commission income to your Adviser on a fortnightly basis.

Please refer to the Adviser Profile - Part 2 which sets out the specific details of payments to your Adviser and/or any third parties, and the fees you may be charged.

InterPrac Financial Planning receives payments or benefits from certain product providers in return for granting opportunities to participate in events such as Professional Development days. These payments are only to offset the cost of providing education and training for our advisers.

InterPrac Financial Planning from time to time receives marketing allowances from Diversa, Hub 24 (Investor 1st) and NetWealth. Please note that these allowances are not an additional cost to the client, they are paid directly by the product provider to offset costs incurred by InterPrac Financial Planning.

InterPrac Financial Planning and its Advisers are prohibited from accepting gifts or inducements over \$300. Any benefit given to InterPrac Financial Planning less than \$300 will be recorded in a Gifts Register. A copy of your adviser's and InterPrac Financial Planning's registers are available on request. If you wish to inspect either register, please contact your adviser or our Head Office.

Referral Fees

InterPrac Financial Planning and its Advisers work closely with many professional people and organisations such as accountants and solicitors. Where referrals are received from these sources, a referral fee may be paid. Please note, referral fees are not a separate charge to you, they are paid from the fees received by InterPrac Financial Planning.

What to do if I have a **Complaint**

InterPrac Financial Planning is committed to providing quality financial services in an efficient and honest manner. We take all complaints seriously, and have developed a formal complaints handling process to deal with any complaints from our clients. A copy of the “Complaints Handling Policy and Procedures” is available from your Adviser or InterPrac Financial Planning. If you do have a complaint:

1. Please contact your Adviser directly to discuss the issue and seek a resolution.
2. If the complaint cannot be resolved by talking to your Adviser, please contact InterPrac Financial Planning Head Office directly, by writing to:
The Complaints Officer
InterPrac Financial Planning Pty Ltd
Level 3, 29-33 Palmerston Crescent
South Melbourne Vic 3205
Tel: (03) 9209 9777 Fax: (03) 9209 9731
We will acknowledge the complaint within two business days.
3. We will then investigate the complaint and respond to you within 45 days. We will notify you if the complaint is more complex in nature and likely to require an extension to thoroughly investigate the complaint and resolve it.
4. If InterPrac Financial Planning is not able to resolve your complaint to your satisfaction, you have the right to lodge a complaint with the Financial Ombudsman Service, a dispute resolution service for the financial planning industry.

Financial Ombudsman Service
GPO Box 3, Melbourne VIC 3001
Telephone: 1300 780 808
Fax: (03) 9613 6399
Email: info@fos.org.au

Additionally, ASIC has an information line on 1300 300 630 which you may use to obtain information about your rights and to make a complaint.

Professional Indemnity Insurance

All InterPrac Financial Planning Advisers are covered by Professional Indemnity Insurance as required by the Corporations Act, meeting ASIC requirements and covering present and past Authorised Representatives (Advisers).

Privacy Policy

The privacy of our clients and their personal information is an important issue for InterPrac Financial Planning. All information is collected, held and used by us in the strictest confidence and pursuant to the InterPrac Privacy Policy. The following policy outlines how InterPrac complies with the Australian Privacy Principles, and how we collect, use, disclose and manage personal information.

Confirming your identity

In accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, InterPrac Financial Planning are required by law to collect and maintain identification documents such as Drivers' Licences and Passports that allow us to satisfactorily confirm your identity.

Collection of Information

- InterPrac Financial Planning collects and holds your personal information for the sole purpose of providing financial services to you, and discharging our legal obligations.
- If the information you provide to us is inaccurate or incomplete, it may impact the quality and appropriateness of our recommendations.
- Where we are arranging insurance and/or investment products for you, we will be required to collect and lodge relevant information for the purposes of those applications.
- Where you provide us with information about another person, such as your nominated beneficiary, you must ensure that they are aware information has been provided to us and of the existence of this document.

Use and Disclosure

We will only use or disclose your personal information in the following circumstances:

- For the purpose of providing you with financial services, or in arranging for the application of insurance or investments on your behalf;
- Where you provide your consent, either expressly or implied by your behaviour, for information to be provided to a third party (eg your accountant);
- Where we are required by law;

- Where we are using the information in a direct marketing communication (you will have the option of electing not to receive direct marketing materials).

Quality of Information

We will make every effort to ensure that the personal information we collect is accurate, complete and up-to-date, however we will rely on you informing us if your personal details change.

Security of Information

We will take reasonable steps to protect the personal information we hold from misuse, loss, and from unauthorised access, modification or disclosure. Where your personal information is no longer needed, and we are not required by law to maintain it, we will ensure that it is securely and permanently destroyed.

Access to Personal Information

You may at any time request access to your personal information from the past 7 years, that we hold.

We will endeavour to comply with your request as soon as possible, which would normally be within a period of 14 days. In most cases there will be no charge for providing such information, however, requests involving large amounts of information may incur a handling fee.

Contacting InterPrac Financial Planning

If you have a complaint in regards to the collection or use of your personal information, or have an enquiry about this Privacy policy, please write to:

Privacy Officer
InterPrac Financial Planning Pty Ltd
Level 3, 29-33 Palmerston Crescent
South Melbourne VIC 3205
Phone: (03) 9209 9777 Fax: (03) 9209 9731



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& Adviser Profile (Part 2)

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INTERPRAC FINANCIAL PLANNING PTY LTD

ABN 14 076 093 680

An Australian Financial Services Licensee

Licence Number: 246638

Level 3, 29-33 Palmerston Crescent South Melbourne Vic 3205

Ph: (03) 9209 9777 Fax: (03) 9209 9731

I acknowledge that my Adviser has provided me with a copy of the Financial Services Guide (Part 1) and Adviser Profile (Part 2) and **explained their contents** to me.

Name:

Signed: Dated: / /

Geoff Trewarn

Acacia Financial Services Pty Ltd

ACN 006 548 830



FINANCIAL PLANNING **FINANCIAL SERVICES GUIDE – Part 2** Adviser Profile

Date of Issue 30 May 2014 (v8.0)

The financial services offered in this Guide are provided by:

Geoff Trewarn Authorised Representative 235851
Acacia Financial Services Pty Ltd ABN 78 143 374 835
49 Brentford Square
Forest Hill VIC 3131
phone: (03) 9877 7117 **email:** geoff@trewarn.com.au

An Authorised Representative of InterPrac Financial Planning Pty Ltd ABN 14 076 093 680
Australian Financial Services Licence Number: 246638
Level 3, 29-33 Palmerston Crescent, South Melbourne Vic 3205
Ph: (03) 9209 9777 Fax: (03) 9209 9731

About Your Adviser Profile

We understand how important financial advice is, and wish to thank you for considering engaging an InterPrac Financial Planning adviser to assist you in identifying and achieving your financial goals and objectives.

In order to assist you in choosing your financial planner, our advisers are required to provide a Financial Services Guide - Part 1 and an Adviser Profile - Part 2, to you **prior** to providing any personalised financial advice, products and services.

These documents provide you with information regarding the financial planning advice process and charging model used by **Geoff Trewarn**, Authorised Representative No. 235851 of InterPrac Financial Planning Pty Ltd (AFSL Number 246638) to ensure that you have sufficient information to confidently engage **Geoff Trewarn** to prepare financial advice for you.

Geoff operates under Acacia Financial Services Pty. Ltd. which is Corporate Authorised Representative No. 458586.

If you have not yet received a copy of our Financial Services Guide - Part 1, please ask your Adviser for a copy or contact InterPrac Financial Planning head office.

About Your Adviser

During the first point of contact with Geoff it will become apparent that his client's goals are his main priority. Geoff takes great pride on maintaining long term relationships and communicating with clients each step of the way to ensure they reach their goals. He understands that no two clients are the same and regardless whether clients are planning for a family, preparing for retirement, or running their own business, Geoff has the understanding and knowledge to help them achieve their goals.

After completing his studies in Business and Public Accounting, he started his finance career as an accountant in 1983. He quickly realised that his clients needed an integrated service where one professional adviser with an intimate knowledge of their financial position could guide them through the journey to full financial security. He therefore became an authorised financial planner in early 1986. Geoff is committed to being part of that journey with his clients and providing them the highest quality of service. With a very approachable demeanour he explains strategies in an easy to understand way, ensuring that his clients are informed and comfortable each step of the way. His continued commitment to provide personal advice is shown through continued education and his experience and Certified Financial Planner status with the Financial Planning Association upholds the highest standards of compliance and ethics.

Approaching a financial adviser can seem daunting at first; however Geoff ensures his clients have a rewarding experience. By exploring his client's current situation and assisting them in discovering what is really important to them he will help to articulate their short, medium and long term goals that become the foundation of his advice. Geoff ensures that he and his clients work together as a team to achieve the goals they set for themselves.

Geoff Trewarn

Authorised Representative No. 235851

Geoff operates under Acacia Financial Services Pty Ltd which is Corporate Authorised Representative No. 458586.

Address: 49 Brentford Square
Forest Hill VIC 3131

Phone: (03) 9877 7117

Email: geoff@trewarn.com.au

Financial Services Your Adviser Provides

The financial services and products which **Geoff Trewarn** can provide advice on comprise:

- Deposit Products;
- Managed Investment Schemes including Unit Trusts, Investment Bonds, Direct Shares, Property Trusts, Growth Funds, Balanced Funds, Indexed Funds and Cash Management Accounts;
- Share Market Investments;
- Tax Effective Investments;
- Mortgage Lending;
- Superannuation, including Allocated Pensions, Rollovers, Personal Superannuation, Company Superannuation and Self Managed Superannuation Funds;
- Retirement Planning including aged care and estate planning;
- Life Insurance Products, including Annuities, Term Insurance, Income Protection, Trauma and Total and Permanent Disability Insurance;
- Margin Lending (subject to client understanding of Margin Lending Gearing).

Fees and Payments

Geoff Trewarn is a professional adviser who receives payment for the advice and services provided. Your adviser will receive payment by collecting a fee for service.

Fee for service - Fees are charged according to the work undertaken by your adviser and may be charged on an hourly basis or as a flat fee. A fee may be charged for the initial work in developing and implementing a strategy, as well as for ongoing monitoring and reviews. Under a fee for service agreement, initial and ongoing commissions will generally be rebated back to you.

Our fees and charges are:

1. **Hourly basis** at \$330 per hour (including GST).
2. **Initial financial advice fee.** This fee is based on the time and complexity involved in gathering information about your personal and financial needs, researching and developing the recommendations, preparing your Statement of Advice and implementing the recommendations. This fee will be between \$1,100 and \$7,700. Generally, the fee is around \$3,300. For example: Assume you require advice on a comprehensive range of issues, such as superannuation, income streams, Centrelink benefits and tax implications. This would be provided for a fee of approximately \$3,300.
3. **Contribution fee.** This fee is a percentage of the first and/or any future investments made to your account and it is agreed between you and your adviser. You should refer to the relevant Product Disclosure Statement which details these fees. For example: Assume you contribute \$1,000 a month into your superannuation and your agreed contribution fee is the maximum 2.0%. The amount deducted would be \$20.
4. **Adviser service fee.** This fee is for ongoing advice services you receive and is typically deducted from your investments. This fee will be a maximum of 0.7% pa of the monthly balance of your funds under management. A minimum fee of \$1,000 (indexed to inflation each year) may apply if the amount you invest is less than \$150,000. For example: Assume you invest \$600,000 and we agree to the Adviser service fee of 0.7% pa. Your Adviser service fee would be \$4,200 pa. Assume you invest \$100,000. Your Adviser service fee would be \$1,000 pa.

The Statement of Advice provided to you by your adviser will clearly set out all fees, charges and commissions payable.