



FINANCIAL PLANNING FINANCIAL SERVICES GUIDE (Part 1)

Date of issue 1 November 2018 - Version 11.0

InterPrac Financial Planning Pty Ltd ABN 14 076 093 680
Australian Financial Services Licence Number: 246638
Level 8, 525 Flinders St Melbourne Vic 3000
Phone: (03) 9209 9777

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. This will 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. It also details 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, date and return the acknowledgement form on the last page of this document to your Financial Adviser.

About InterPrac Financial Planning

InterPrac Financial Planning was established in 2004 to work with accountants and like minded financial planners for whom the relationship will always be with the client. Over the years we expanded our services for the benefit of our Advisers and their clients. InterPrac Financial Planning won the IFA Excellence Award Dealer Group of

Year for 2017 and 2018 by a judging panel of independent industry leaders.

To continue to provide the support and training to our national network of Advisers, in December 2017 InterPrac became part of the listed Financial Services entity Sequoia Financial Group Ltd ASX Market Participants (SEQ). That provides InterPrac advisers and their clients access to dedicated broking and listed equity support as well as access to Initial Public Offerings (IPO's). In addition to retaining access to general insurance, finance brokers, SMSF admin and NTAA Corporate for the provisions of company trusts and super fund documents.

Sequoia Financial Group Ltd consists of:

- Morrison Securities Pty Ltd
- Sequoia Wealth Management Pty Ltd
- InterPrac General Insurance Pty Ltd
- NTAA Corporate Pty Ltd
- SMSF Engine Pty Ltd
- Sequoia Superannuation Pty Ltd
- Sequoia Asset Management Pty Ltd
- Finance Network News Pty Ltd
- Sequoia Specialist Investments Pty Ltd
- Sequoia Direct Pty Ltd
- Bourse Data Pty Ltd
- Sequoia Corporate Finance Pty Ltd
- My Own Super Fund Pty Ltd

InterPrac Financial Planning will continue to act under its existing licence and management-yet be able to draw on the experience, financial strength and opportunities that an ASX listed group can offer.

InterPrac Financial Planning and its Advisers will always act in your best interests. All strategies and products used will 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.

InterPrac Financial Planning contact details:

InterPrac Financial Planning Pty Ltd

Australian Financial Services Licence: 246638
Level 8, 525 Flinders St Melbourne Vic 3000
Phone: (03) 9209 9777

Financial Services we can provide

InterPrac Financial Planning is licensed to provide financial advice on:

- Deposit Products;
- Interests in Managed Investment Schemes including Unit Trusts, Investment Bonds, Property Trusts, Growth Funds, Balanced Funds, Index Funds, Government Bonds, Debentures and Cash Management Accounts;
- Securities and Derivatives limited to old law options contracts and warrants.

- 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;
- Standard Margin Lending.

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 (Statement of Advice).

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

Step 5: Discuss an ongoing service and review program 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 for our advice 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 will 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 considers 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. You will also be required to sign and return an Opt-In agreement every 24 months to acknowledge the acceptance of the ongoing service and fee arrangement.

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.

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 and where relevant will be detailed in a Statement of Advice.

InterPrac Financial Planning and its Advisers are prohibited from accepting gifts or inducements over \$300. Any benefit given to InterPrac Financial Planning between \$100 to \$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.

If the complaint cannot be resolved by talking to your Adviser, please contact InterPrac Financial Planning Head Office directly:

The Complaints Officer
InterPrac Financial Planning Pty Ltd
Level 8, 525 Flinders Street
Melbourne Vic 3000
Phone: (03) 9209 9777

We will acknowledge the complaint within two business days.

2. 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.
3. If InterPrac Financial Planning is not able to resolve your complaint to your satisfaction, you have the right to lodge a complaint with the Australian

Financial Complaints Authority, a dispute resolution service for the financial planning industry.

Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

Prior to Australian Financial Complaints Authority InterPrac Financial Planning has been a member of Financial Ombudsman Service scheme. Any existing unresolved matters under the previous scheme will continue to be handled under the Financial Ombudsman Service Terms of Reference by Australian Financial Complaints Authority until they are resolved.

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 8, 525 Flinders Street

Melbourne Vic 3000

Phone: (03) 9209 9777

Email: planning@interprac.com.au



Planning Box

Planning Box FINANCIAL PLANNING FINANCIAL SERVICES GUIDE (Part 2)

Adviser Profile

Date of issue 17 July 2019 - Version 11.3

The financial services offered in this Guide are provided by:

JTPL Pty Ltd t/a Planning Box ABN 13 159 799 167

9/16 Metroplex Avenue Murarrie QLD 4172

Phone: 1300 664 062 Fax: 07 3036 5804 Email: info@planningbox.com.au

Website: www.planningbox.com.au

InterPrac Financial Planning Pty Ltd ABN 14 076 093 680

Australian Financial Services Licence Number: 246638

Level 8, 525 Flinders St Melbourne Vic 3000

Phone: (03) 9209 9777

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.

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

These documents provide you with information regarding the financial planning advice process and charging model used by **Planning Box**, Corporate Authorised Representative No. **1253397** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Planning Box** to prepare financial advice for you.

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 Planning Box

Planning Box works in conjunction with Mortgage Box to provide a comprehensive approach to enhance your financial position. We aim to ensure that you can achieve your short and long-term goals whether you are looking at purchasing your first or second home, refinancing, investing or looking at further means of creating and growing wealth.

How can Planning Box help you?

At Planning Box, it is our passion to help clients reach their financial goals by creating, growing and protecting their wealth. In order to do this effectively, we collaborate with Mortgage Box to fully understand your position and what it is that you want to achieve. We then work closely with you to determine the best financial strategies to assist in achieving your financial goals, whilst securing your existing wealth.

Achieving Financial Success

Reaching your financial goals can sometimes feel confusing or too hard; we help take out the stress by looking at strategies which will help you get on track and achieve financial success. In particular, we look at:

- Superannuation
- Self-Managed Super Fund (SMSF)
- Insurance
- Budgeting and Cashflow
- Estate Planning
- Mapping for Financial Gain
- Investing
- Retirement Planning
- Transition to Retirement (TTR)

Why Life is Easier When You

Choose Planning Box

#1 Have you recently purchased or are looking to purchase a home?

Purchasing a home can be one of the most rewarding and life changing experiences you will encounter; do you have a plan in place to make sure you don't lose what you've worked hard for? Planning Box can help ensure your peace of mind, knowing that you won't have to worry. We know how important your property is and don't want to see your hard work wasted either. We can tailor a strategy that ensures this is a concern you no longer need to have.

#2 Trying to save for your first purchase, but having trouble reaching your goal?

Purchasing your first home can be difficult and it is sometimes hard finding the right solution to help you get there. We can guide you through budgeting tools, investment strategies and various other strategies to help you get on track and purchase your first home.

#3 Still with your employer super fund or haven't consolidated your super?

Most employer or industry funds do not cater to your personal needs or consider your financial goals or objectives. These funds often have limited investment options which tend to be managed by the fund themselves rather than having a mix of internal and external management for better diversification. Taking these things into account, in combination with the ease of our management process and experience, can mean the better solution for your super - particularly if you have multiple funds and are paying multiple administration fees to different super providers.

#4 Looking to start growing your wealth?

Looking to start growing your wealth but don't know where to start? You may have heard a lot about property or shares but are unsure which is better. You may also be unsure which properties or shares to be investing in or which products can help you achieve your goals. We can help find the right investment solution for you based on what you are trying to achieve and which direction you are trying to head.

The Team at Planning Box

Rocky Hoffman

Rocky has been in the banking and finance industry since the late 1990's and has worked in various roles for major Banks as well as being a finance broker. He has assisted many clients achieve their dreams of becoming property owners. Rocky holds a Diploma of Financial Planning as well as a Diploma of Finance Mortgage Broking Management and enjoys engaging with clients to assist with various aspects of their financial needs.

Rocky Hoffman Authorised Representative No. 308026,

Mobile: 0409 492 620

Email: rocky@planningbox.com.au

The financial services and products which **Rocky** 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;
- 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).

David Gidney

David has spent a majority of his working career in the retail industry which put him in great stead for his career progression into the finance sector. Whether starting out, planning for a family, preparing for retirement, running their own business, or looking to develop strategies to improve their current situation, David understands that no two clients are the same.

After completing his initial studies in 2014, he has been in the financial services industry for over 5 years.

During the initial introduction with David, it will become apparent that his client's goals and wellbeing are his main focus. David's true passion is helping people with navigating the myriad of financial advice and understanding the journey.

David is committed to being part of this journey with his

clients and providing high quality service, advice, and relevant solutions to the ever-changing environment. His commitment to providing tailored personal advice is shown through continued education and his experience in the advisory environment. David also demonstrates and upholds the high standards of compliance and ethics.

David aims to create a positive client experience as approaching a financial adviser can seem daunting at first. However, by exploring your current situation and assisting you in discovering what is really important to you, he will help to articulate your short, medium and long term goals that will in no doubt put you on a path to financial success. In his spare time David enjoys golfing, playing cricket, and travelling with his family.

David holds a Diploma of Financial Planning, an Advanced Diploma of Financial Planning and is currently studying a Graduate Diploma Financial Planning (Kaplan)

David Gidney Authorised Representative No. 456264

Mobile: 0498 002 121

Email: david@planningbox.com.au

The financial services and products which **David** 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;
- 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).

JTPL Pty Ltd t/a Planning Box: Corporate Authorised Representative of InterPrac Financial Planning AFSL 246638

Address: 9/16 Metroplex Avenue
Murarrie QLD 4172

Postal: PO Box 421 Bulimba, QLD
4171

Phone: 1300 664 062

Fax: 07 3306 5804

Email: info@planningbox.com.au

Web: www.planningbox.com.au

Fees and Payments

Planning Box receives payment either by collecting a fee for service, receiving commissions, or a combination of both.

Fee for service - Fees are charged according to the work undertaken by your adviser and may be charged 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.

Commission - Your adviser may receive upfront and ongoing commission for the personal insurance services they provide. Whilst there are a number of commission rates available, with effect from 1 January 2019, Life Insurance commissions are capped at 77% (including GST) of the premium for the first year of the policy, reducing to a maximum upfront commission of 66% (including GST) from 1 January 2020. Ongoing commission on Life Insurance is capped at 22% (including GST) on renewals.

Commissions are not an additional charge to you, they are paid by product providers for insurance or investment policies.

Planning Box's fees and charges vary according to the scope and complexity of the advice required. The scope of the work and the fees charged for services are agreed with clients prior to commencing work.

As a guide, Planning Box's advice fees are \$1840 per client, per area of advice. For a client that implements Superannuation or Investment advice, Planning Box offers the option of ongoing service for an annual fee, based on a percentage of FUM between 0.66% - 1.1%

Rocky is a director of Planning Box and may be remunerated by a management fee and any associated dividends of the business.

David's remuneration is based on a salary. He may receive bonuses from time to time.

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



FINANCIAL SERVICES GUIDE (Part 1)

Date of issue 1 November 2018 - Version 11.0

& Adviser Profile (Part 2)

INTERPRAC FINANCIAL PLANNING PTY LTD

ABN 14 076 093 680
An Australian Financial Services Licensee
Licence Number: 246638
Level 8, 525 Flinders St Melbourne Vic 3000
Ph: (03) 9209 9777

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: / /

