



FINANCIAL PLANNING FINANCIAL SERVICES GUIDE (Part 1)

Date of issue 1 July 2021 - Version 12.0

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

Lack of Independence

To avoid the potential for any conflict of interest, InterPrac Financial Planning, although not a subsidiary of, nor controlled by, any Bank or Insurer states that it is not independent, impartial, or unbiased.

It is a subsidiary of the Sequoia Financial Group, ASX Code SEQ which provides scale and & broad-based approved products & services that an Adviser may recommend if it is in client's Best Interests.

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 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 has on Multiple occasions been awarded the IFA Excellence Award by a judging panel of 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:

- InterPrac Securities
- Morrison Securities Pty Ltd
- Sequoia Wealth Management Pty Ltd
- InterPrac General Insurance Pty Ltd
- NTAA Corporate Pty Ltd
- SMSF Engine Pty Ltd
- PantherCorp
- 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
- Yield Report Pty Ltd
- Australian Practical Superannuation Pty Ltd
- Libertas Financial Planning 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 3001
Phone: (03) 9209 9777

Financial Services we can provide

InterPrac Financial Planning is licensed to provide financial advice and deal in financial products by acquiring, varying or disposing for retail or wholesale clients:

- Deposit Products;
- Interests in Managed Investment Schemes including Unit Trusts, Investment Bonds, Property Trusts, Growth Funds, Balanced Funds, Index Funds, IDPS, RSAs, 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?

The Financial advice process starts with client engagement, identification of goals and objectives and the comprehensive information gathering process.

By agreement we will then formulate the strategies that we believe will best meet your goals and objectives.

These strategies will then be provided in a Financial Plan (Statement of Advice).

The agreed Recommendations will then be implemented and on-going service and reviews are then discussed.

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.

Your adviser is also subject to an Ethical Code that opposes conflicts of interest & misrepresentation whilst promoting efficient, honest & fair dealing; enabling your free, prior & informed consent to recommendations, fees & services.

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 or the advice would be beyond their formal expertise.

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. Where you enter into an ongoing service arrangement, your adviser will offer and hold 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.

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 in accordance with the Australian Privacy Principles.

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** will be provided annually.

The Fee Disclosure Statement (FDS) is an annual record of fees received and services provided over the previous 12 months plus the fees to be charged and the services to be expected over the following 12 months.

It requires that you, the client, will be required to accept the proposed arrangements by signing and returning it.

Any fee/service arrangement can be terminated by either party, preferably in writing or the arrangement will lapse automatically if the FDS is not returned.

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 that our Advisers are paid on a 'fee for service' basis. In some instances, insurance providers may pay 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 fee and commission income generated by each Adviser. InterPrac then pays 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 as part of an Education and Training partnership. These funds are used for the approved purposes of Education and Training and are not payable to your adviser. In return these providers are granted 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 has arrangements with Diversa and Australian Practical Superannuation Pty Ltd to provide marketing and administration services for which it receives a fee. This fee is not payable to your adviser and where relevant is detailed in the 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 on a business-to-business level, a referral fee may be paid.

Please note, Referral fees may not be received by or paid to advisers individually. This is to ensure that no conflicts of interest can arise.

Also note that 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 complaint 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

2. InterPrac's dispute resolution Process can be found at www.interprac.com.au or can be supplied in hardcopy by your adviser upon request.
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

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 the individual would reasonably expect the APP entity to use or disclose the information for the secondary

purpose 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: compliance@interprac.com.au



Planning Box

PLANNING BOX

FINANCIAL PLANNING

FINANCIAL SERVICES GUIDE (Part 2)

Adviser Profile

Date of issue 5 July 2021 - Version 12.0

The financial services offered in this Guide are provided by:

Planning Box Authorised Representative No. 1253397

ABN 13 159 799 167

9/16 Metroplex Avenue

Murarrie 4172 QLD

phone 1300 664 062 **fax** 07 3306 5804 **email** info@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

Ph: (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 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 JTPL Pty Ltd trading as **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 aims 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 and protecting it.

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. We 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 do not lose what you have worked hard for? Planning Box can help ensure your peace of mind, knowing that you will not have to worry. We know how important your property is and do not 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 have not 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 do not 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

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

Rocky Hoffman

Authorised Representative No. **308026**

Rocky operates under JTPL Pty Ltd trading as Planning Box Corporate Authorised Representative No 1253397

Address: 9/16 Metroplex Avenue
Murarrie 4172 QLD

Postal: PO Box 421
Bulimba 4171 QLD

Phone: 1300 664 062

Mobile: 0409 492 620

Fax: 07 3036 5804

Email: rocky@planningbox.com.au

Web: www.planningbox.com.au

David Gidney

David has spent the 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, David's true passion is navigating people through their financial journey. 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 a Graduate Diploma of Financial Planning (Kaplan).

David is a salaried employee of Planning Box and may receive bonuses from time to time.

David Gidney

Authorised Representative No. **456264**

David operates under JTPL Pty Ltd trading as Planning Box Corporate Authorised Representative No 1253397

Address: 9/16 Metroplex Avenue
Murarrie 4172 QLD

Postal: PO Box 421
Bulimba 4171 QLD

Phone: 1300 664 062

Mobile: 0498 002 121

Fax: 07 3036 5804

Email: david@planningbox.com.au

Web: www.planningbox.com.au

Antonio Perez

Antonio has worked as a Financial Planner since 2013. During his profession he has been engaged with boutique private practices within the Financial Planning industry, where he has attained extensive experience in Pre-retirement & Retirement Planning, Superannuation, Centrelink, Wealth Creation & Personal/Business Protection. He holds an Advanced Diploma in Financial Planning and is committed to increasing his knowledge base through further education to align with industry standards and expectations. Antonio brings a broad range of industry experience and technical expertise to Planning Box and is a strong believer in the value of financial advice for the purpose of assisting clients to understand and take greater control of their financial affairs to meet their financial goals & aspirations moving into the future.

Antonio is a salaried employee of Planning Box and may receive bonuses from time to time.

Antonio Perez

Authorised Representative No. **1264351**

Antonio Perez operates under JTPL Pty Ltd trading as Planning Box Corporate Authorised Representative No 1253397

Address: 9/16 Metroplex Avenue
Murarrie 4172 QLD

Postal: PO Box 421
Bulimba 4171 QLD

Phone: 1300 664 062

Mobile: 0468 918 528

Fax: 07 3036 5804

Email: antonio@planningbox.com.au

Web: www.planningbox.com.au

Financial Services Your Adviser Provides

The financial services and products which the advisers of **Planning Box** 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).

Fees and Payments

The Advisers of Planning Box are professional advisers who receives payment for the advice and services provided. Planning Box will receive 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 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.

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 2020, Life Insurance commissions are capped at 66% (including GST). 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, the advice fees for Planning Box's advisers are \$1,940 (including GST) per client, per area of advice. For a client that implements Superannuation or Investment advice, Planning Box offers the option of ongoing service and is calculated as a percentage of the dollar amount invested. The maximum fee we charge is 1.1% of funds under management. For example, on \$100,000, our fee would be \$1,100 (including GST) per annum.

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