



Financial Planning Services Queensland

FINANCIAL PLANNING

FINANCIAL SERVICES GUIDE (Part 2)

Adviser Profile

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The financial services offered in this Guide are provided by:
Financial Planning Services Queensland ABN 86521476003
Unit 1, 611 Robinson Road West
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Phone 0421 856 611 **Email** john@fpsqld.com.au or martin@fpsqld.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

- **John Hall**, Authorised Representative No **242126**
- **Martin William Clarke (Martin Clarke)** Authorised Representative No **1282436**

of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **John** and **Martin**, under to prepare financial advice for you.

John and Martin operate under The Trustee for FPS Unit Trust trading as Financial Planning Services Queensland Corporate Authorised Representative No 1281006.

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 Financial Planning Services Queensland

At Financial Planning Services Queensland, we are passionate about helping our clients achieve their lifestyle goals.

We do this by;

- Investing time to understand what you would like to achieve.
- Working out how much is required to fund your lifestyle objectives.
- Analysing your cashflow, asset and liabilities, and modelling alternative strategies.
- Discussing these strategies with you, so that you understand your choices.
- Implementing your chosen financial plan.
- Reviewing it regularly to ensure that you are 'on track' and to consider changes in both your economic situation, global market conditions and varying your strategy to suit those circumstances.

- Providing access to educational and other resources to help you better understand financial matters, over time.

We believe that receiving Financial Planning Advice improves each client's quality of life, both now and in the future. By having confidence that they understand their money and its' impact on the things they can achieve in their lives, Financial Planning is a worthwhile investment – providing peace of mind, financial security and improves the quality of life of clients and their families.

Financial Planning Services Queensland is dedicated to giving everyday Australians access to quality, affordable advice. We are passionate about helping you understanding your choices, their impact upon you and your families' lives and working with you to develop and manage a plan to help you navigate the future.

About Your Adviser

John Hall

John has been helping clients achieve their desired lifestyle outcomes for more than 30 years. He has seen the difference in the quality of life when one has a "plan for the future" built to help one achieve their desired lifestyle outcomes.

John has been planning since 1982 and has seen the difference a well-structured Financial Plan can make.

He is passionate about helping clients understand their money choices and helping them achieve better outcomes through better understanding.

John has been involved with various community organisations and professional associations over the years having been involved as an industry trainer for many years.

John Hall

Authorised Representative No **242126**

John operates under The Trustee for FPS Unit Trust trading as Financial Planning Services Queensland Corporate Authorised Representative No 1281006.

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West Aspley QLD 4034

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Martin Clarke

Martin has joined the Financial Planning industry after 10 years in the mining industry as a Coal Geologist. He has seen the immense value in working hard and education after growing up in Logan and wanting a better future. Martin is passionate about helping others make the right financial decisions now for their future for themselves and their families after seeing the importance of obtaining excellent financial advice firsthand.

Martin has been involved with various community organisations and professional associations over the years as he is a strong believer in giving back to the community.

Martin has obtained his Graduate Diploma of Financial Planning from Kaplan in September 2019 and has passed his FASEA examination in 2020.

Martin Clarke

Authorised Representative No 1282436

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Financial Services Your Adviser Provides

The financial services and products which **John and Martin** 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

John and Martin are professional advisers who receive payment for the advice and services provided. Your adviser 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) of the first years premium, excluding stamp duty. 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.

Our 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 **John and Martin's** advice fees are \$330 per hour including GST.

However, most client engagements are for a fixed fee, set with the client before proceeding.

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