



FINANCIAL PLANNING FINANCIAL SERVICES GUIDE – Part 1

Date of issue 30 June 2018 (v10.0)

InterPrac Financial Planning Pty Ltd ABN 14 076 093 680
Australian Financial Services Licence Number: 246638
Level 8, 525 Flinders St Melbourne Vic 3001
Ph: (03) 9209 9777 Fax: (03) 9209 9770



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**

Established in 2004, InterPrac Financial Planning was established to service the Accountant members of the NTAA and other like minded financial planners for whom the relationship will always be with the client.

To continue to provide the support to our national network of Advisers, including access to ongoing research and training, in December 2017 we became part of the Sequoia Financial Group Ltd. Sequoia is a listed Financial Services entity that provides InterPrac advisers and their clients access to world class broking and listed equity support as well as access to Initial Public Offerings (IPO's). 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 always act on behalf of you, the client. All strategies and products used in our advice to you will adhere to a best interests 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 8, 525 Flinders St Melbourne Vic 3001
Phone: (03) 9209 9777 Fax: (03) 9209 9770

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 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. You will also be required to sign and return an Opt-In agreement every 24 months to acknowledge the acceptance of the on-going 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 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 8, 525 Flinders Street

Melbourne Vic 3000

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: 1800 367 287

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 8, 525 Flinders Street

Melbourne Vic 3000

Phone: (03) 9209 9777 Fax: (03) 9209 9770



FINANCIAL SERVICES GUIDE (Part 1)

Date of issue 30 June 2018 - Version 10.0

& Adviser Profile (Part 2)

INTERPRAC FINANCIAL PLANNING PTY LTD

ABN 14 076 093 680

An Australian Financial Services Licensee

Licence Number: 246638

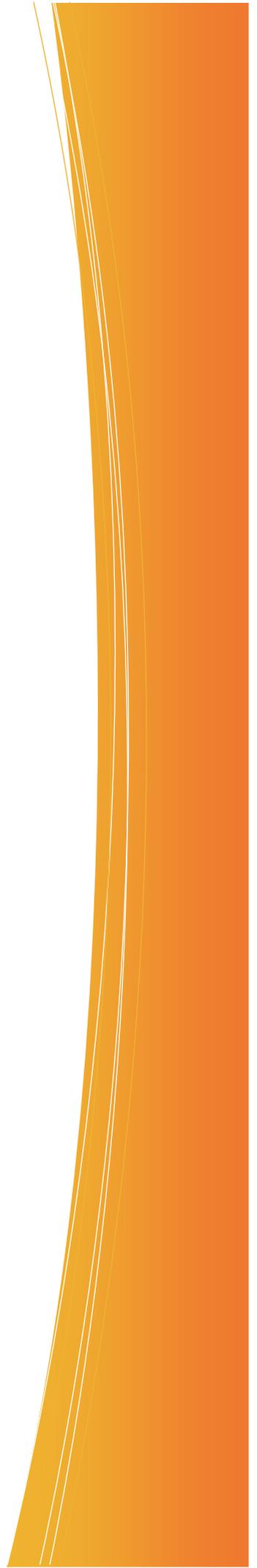
Level 8, 525 Flinders St Melbourne Vic 3001

Ph: (03) 9209 9777 Fax: (03) 9209 9770

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: / /



THE MONEY BARRE

The Money Barre Pty Ltd

Corporate Authorised Representative Number:
1239324

The Money Barre specialises in providing wealth advice to those clients aged between 28 to 48 who have realised it is time to financially grow up. Our firm is made up of two advisers with a unique approach to helping you build and manage your plan for financial independence.

Melissa and Lauren, co-founders of The Money Barre, are passionate about helping you learn how to have a great time now but not at the expense of your future. To not have to rely on a Disney fantasy of being saved by fairy godmothers, prince charming (or the government) but to learn how to write your own financially fabulous ending.

That's why it's so important that we are more than just Financial Advisors. We are also accountants, tax experts, business owners and investors ourselves so we're not just espousing theory. We have designed lives we love and are excited about helping you to design the life you want as well.

Our Team

Melissa Browne
DFP (FP) MM IPA

Authorised Representative Number: 1239325

Melissa believes most of us know what to do when it comes to our money – in the same way we know what to do when it comes to getting fit or losing weight. It's balancing what's going in and what's going out. For many of us, the issues get down to things like mindset, aligning our goals with our values and being held accountable.

Melissa is a serial entrepreneur. She's the CEO of A&TA (Accounting & Taxation Advantage), an award winning Accounting Firm and the co-founder & Director of Business at Thinkers.inq, an innovative long day Preschool and consulting business. She's written three books, More Money for Shoes and Fabulous but Broke and Unf*ck your Finances and writes fortnightly for the Money Section in the Sydney Morning Herald & The Age, Melissa is also a regular

media commentator on money, business and finance including regular appearances on the Today Show and Weekend Today.

Over the last two decades she has worked with hundreds of medium business owners, small business owners, families and singles to become financially literate, save tax and grow their wealth. She is particularly passionate about empowering women to be all that they can be – which means becoming financially savvy.

On a rare weekend when Mel's not working, you might catch her at Rosehill or Randwick Races, grabbing a chocolate strawberry from David Jones or enjoying a glass of red or bubbles with friends. She also kind of has a slight obsession with shoes.

As well as being an accomplished accountant, business woman and author, Melissa has the following qualifications:

- Master of Management
- Diploma Financial Planning

Lauren Law
DFP (FP) BComm CPA

Authorised Representative Number: 1239326

Lauren believes the thing that most people want when it comes to money is options. The freedom to send your child to private school, travel overseas, give to charity or embrace a tree change. The problem is too many people are looking to the government or to credit cards to give them those options and both of those solutions are ultimately going to fail us.

Lauren is a CPA accountant and tax expert which means she understands both parts of the puzzle – money and tax. Her husband owns a mobile mechanic business so she also understands first-hand the pressure of cash flow and small business ownership

When it comes to money Lauren believes it's all about goal setting, working out a plan to reach those goals and discipline. Which is really the same as anything fitness related which is what she's equally as passionate about. Whether it's planning her next half-marathon, trail run or cycle she knows it's about planning, discipline and finding great people to help you get there successfully.

Of course, like Mel, Lauren also believes in balance which is why she can enjoy great food (Jamie's polenta chips are her latest favourite) and a glass of red wine or two while she maps out her next travel adventure.

That's because by being disciplined with the everyday means she can enjoy the things she's really passionate about – which include her two furry children (cocker spaniels)

As well as being an accomplished accountant and strategist, Lauren has the following qualifications:

- Bachelor of Commerce
- Diploma Financial Planning

Products Offered

The advisers noted in this profile are authorised to provide financial product advice to their clients and deal in:

- Deposit and payment products
- Debentures, stocks or bonds issued or proposed to be issued by a government;
- Derivatives
- Life investment or life risk products
- Interests in managed investment schemes, including investor directed portfolio services (IDPS)
- Retirement savings accounts
- Superannuation
- Standard Margin Lending Facility

Services Offered

The advisers noted in this profile are able to offer their clients the following services:

- Investment strategies including gearing and savings plans
- Budget and cash flow planning
- Debt management
- Superannuation advice, including salary sacrifice and consolidation strategies
- Personal insurance strategies
- Retirement planning advice
- Estate planning advice
- Advice on ownership and structures eg. discretionary and family trusts, portfolio review services
- Ongoing advisory services
- Referrals to specialists, eg. accountants, solicitors, property research houses

Client Fees

There are various ways that you may pay for the services that are provided.

- Fee for service
- Commissions from a product or service provider
- A combination of the above

Your adviser will obtain your agreement to the arrangement prior to proceeding.

Fee for Service

The Money Barre operates on a Fee for Service model which means we don't receive kickbacks from anyone that we don't apply to an upfront fee. We also don't work to an hourly rate. Instead, we have designed packages and solutions that will help you financially sort yourself out.

Examples of our fee for service model includes:

- Single issue from \$990
- Full review from \$4,950
- Spending, savings and debt reduction plans and ongoing monitoring and accountability.
Initial fee \$1,650 plus \$99 per month ongoing

For a wide variety of other services please refer to our website:

<http://www.themoneybarre.com.au/what-we-do/>

Commissions from Product and Service Providers and Insurance Providers

Commissions may be paid to InterPrac by product and service providers and insurance providers who, in turn, may pay a proportion of this to The Money Barre Pty Ltd.

If the Money Barre receives commissions these will be disclosed in all cases and either applied to your fee for service invoice, shared with you or refunded in full.

Adviser Remuneration

The advisers noted in this profile may be remunerated by salary and/or profit share. If any are relevant to the advice provided to you, further details will be set out in your advice document.

Other Benefits

Your adviser may also receive other benefits, all of which are detailed in the Guide under the heading 'other benefits'.

Your adviser is also required to keep a register of small value benefits (i.e. \$100 to \$300 in value) which may be received by them from product and service providers. These benefits are permissible unless they are received frequently or similar benefits when combined exceed \$300. These registers are available at your adviser's office for inspection with 7 days' notice.

Contact Details

If you would like to make an appointment, please contact our office on:

Phone: 1300 692 228

Email: joinus@themoneybarre.com.au

We have offices at the below locations:

37 Ross Street, Glenbrook, NSW 2773

1803/168 Kent Street, Sydney, NSW 2000