



FINANCIAL PLANNING

FINANCIAL SERVICES GUIDE – Part 2

Adviser Profile

Date of Issue 10 October 2016 (v8.2)

The financial services offered in this Guide are provided by:

Tara Fanning Authorised Representative No. 457385

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About the 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.

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 **Tara Fanning**, Authorised Representative No. 457385 of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage Tara to prepare financial advice for you.

Tara Fanning operates under **Bellarine Financial Planning Pty Ltd** which is Corporate Authorised Representative No. 457387.

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



About Your Adviser

Tara is focused in providing the best service for her clients. She is passionate about people receiving the right professional advice, without constraints. Tara understands that the circumstances of all clients are different and that advice is unique for each person she assists. This is why over the past 10 years she has provided well informed and tailored advice for these clients.

Tara has always maintained a strong moral approach in her work, providing clients with advice which is ethical and in their best interests. Tara has shown herself to be both tenacious and resourceful but most importantly always prepared to listen to the client to meet their objectives from the advice she has delivered.

Tara began achieving her own goals by majoring in complimentary disciplines with her Bachelor of Commerce degree in accounting, finance and financial planning. With continuing improvement of her skills and qualifications coupled with diligent research, Tara provides professional advice on superannuation, personal accounting, business taxation services and financial planning. Tara offers a broad range of solutions unfettered by product or brand loyalty and payment considerations.

Tara is a registered Taxation Agent and Certified Practising Accountant. She has been assisting individuals complete their obligations and is experienced in giving advice to assist small business owners across all types of business or investment structures. Her work has covered tax planning, small business financing, investing in real estate, personal and business tax return preparation, Business Activity Statements, Work Cover declarations, employee withholding and remittance, payment summary preparation, and other statutory obligations.

Coming from a background in tax accounting, Tara is well prepared to ensure clients not only minimise their tax liabilities but also increase their overall wealth and are better prepared for retirement. Tara is well informed and up to date on these relevant issues and is particularly interested in all aspects of superannuation including self managed superannuation funds. She will provide you with the options you seek and the advice you need.

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Financial Services Your Adviser Provides

The financial services and products which Tara 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).

Our Advice Process

The First Meeting - This is simply a get to know each other meeting to introduce our services to you and how you will benefit from having personal financial planning advice. The advice process, including fees, will also be explained. I will collect information from you which will allow me to give you the best possible advice. Typically, we should not need more than an hour for this initial meeting.

The Second Meeting - We will discuss your personal situation in more depth, the outcomes you seek and discuss possible strategies to address them. We would expect this meeting to take between 1 to 2 hours.

The Third Meeting - Here I will present your financial plan (called the Statement of Advice and referred to as the SoA). The length of this meeting will vary depending on the scope and complexity of the advice.

Implementation - Depending on the issues, solutions and details covered in the SoA, this process usually takes around 1 to 4 hours, and implementation time will be estimated in the SoA.

Ongoing Service - Annuals reviews usually take between 2 to 8 hours per year subject to the work we will be doing for you and the frequency of meetings you require.

Fees and Payments

Tara is a professional adviser who receives 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 be remunerated for the personal insurance services they provide by receiving commission. Commission rates vary greatly between products and providers. Please note that commissions are not an additional charge to you, they are paid by the product provider from the fees paid on your investment, or from the premium you pay for your insurance.

Our fees and charges will vary depending on the scope and complexity of the advice and the value of the services we provide. The scope of the work and the fees we charge for our services are agreed with our clients prior to commencing work.

The First Meeting - There will be no charge for this initial meeting.

The Second Meeting - We charge \$165 per hour and we would expect this meeting to take between 1 to 2 hours.

The Third Meeting - I will not charge for this meeting but the SoA will cost from \$550 to \$3,500 depending on the quantity and complexity of strategies developed. I will advise the exact cost of the SoA after the second meeting and before I commence work on the SoA.

Implementation - This will be charged at \$165 per hour and implementation time will be estimated in the SoA.

Ongoing Service - Annuals reviews will be charged at our hourly rate of \$165. As a general guide, the cost will include 1 hour preparation time for each meeting and about 1 hour meeting time with yourselves but may vary due to the complexity of your situation and the level of service you seek from us.

All the above rates are inclusive of GST.

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