



FINANCIAL PLANNING FINANCIAL SERVICES GUIDE (Part 2)

Adviser Profile

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The financial services offered in this Guide are provided by:

Gary McCluskey Authorised Representative No. 234878

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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 Gary McCluskey, Authorised Representative No. 234878 of InterPrac Financial Planning Pty Ltd (AFSL Number 246638), to ensure that you have sufficient information to confidently engage Gary McCluskey 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 Your Adviser

Gary is able to assist you in all areas of financial planning that InterPrac offer. He has completed an Intensive Course in Financial Planning conducted by CPA Australia and is a Public Practicing Accountant. In addition, he has also completed a Graduate Diploma of Accounting at Swinburne Institute of Technology and a Diploma of Business (Accounting).

Gary's clients appreciated the wealth of knowledge and experience he brings to his role in financial planning, having been involved in finance, investment and company management etc., since 1972.

Approaching a financial adviser can seem daunting at first, however, Gary ensures his clients have a rewarding and exciting experience. By exploring his client's current situation and assisting them in discovering what is really important to them, he will help to articulate their short, medium- and long-term goals that become the foundation of his advice. With an agreed ongoing service standard, Gary ensures he works together with his clients as a team to achieve the goals they set for themselves.

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Financial Services Your Adviser Provides

The financial services and products which **Gary** 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

Gary 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 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.

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 Gary's advice fees are \$385 per hour including GST.

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