



FINANCIAL SERVICES GUIDE – Part 2

Adviser Profile

Date of Issue: 4 June 2018 (v.9.1)

The financial services offered in this Guide are provided by:

Gary McCluskey Authorised Representative No. 234878

ABN 60 328 616 835

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An Authorised Representative of InterPrac Financial Planning Pty Ltd ABN 14 076 093 680

Australian Financial Services Licence Number: 246638

Level 8, 525 Flinders Street, Melbourne VIC 3000

phone: (03) 9209 9777 **fax:** (03) 9209 9731

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 an adviser, our advisers need 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. Gary 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.

Gary McCluskey

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Financial Services Your Adviser Provides

The financial services and products which Gary McCluskey 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;
- Mortgage Lending;
- 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 McCluskey 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.

Commission only – 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. Commissions are paid by the product provider from the fees paid on your investment, or from the premium you pay for your insurance.

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.

Our fees and charges are based upon hours required to provide advice and typically are between \$300 and \$350 per hour plus GST.

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



FINANCIAL SERVICES GUIDE (Part 1)

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& Adviser Profile (Part 2)

INTERPRAC FINANCIAL PLANNING PTY LTD

ABN 14 076 093 680

An Australian Financial Services Licensee

Licence Number: 246638

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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: / /