



FINANCIAL PLANNING **FINANCIAL SERVICES GUIDE – Part 2** Adviser Profile

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The financial services offered in this Guide are provided by:

Petra Thompson Authorised Representative No. 427064
MD Financial Planning Pty Ltd ABN 49 161 600 639
Suite 6, 189-181 Balaclava Road, North Caulfield VIC 3161
and GR 726 High Street, Kew East VIC 3102
phone 1300 887 528 **email** petra@mdfinancial.com.au

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Australian Financial Services Licence Number: 246638
Level 3, 29-33 Palmerston Crescent, South Melbourne Vic 3205
Ph: (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 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 **Petra Thompson** Authorised Representative No. 427064 of InterPrac Financial Planning Pty Ltd (AFSL Number 246638) to ensure that you have sufficient information to confidently engage **Petra** to prepare financial advice for you.

Petra Thompson operates under MD Financial Planning Pty Ltd, which is Corporate Authorised Representative No. 432861.

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

Petra comes from a background in corporate project management where she worked across a range of industry sectors including information & communication technology, utilities and banking & finance, with high calibre companies including Telstra, IOOF, AXA and ANZ and has specialised in financial services since 2003.

Petra began studying her Diploma Financial Services (Financial Planning) in 2005 (graduating in 2008), initially to enable her to better understand the industry and enhance her project management role. However, the learning piqued her interest in financial planning, and she particularly enjoyed learning financial strategies and seeing what could be done with money if you know how. Working alongside financial planners she witnessed what a difference could be made to people's lives. She subsequently embarked on a heartfelt career change into financial planning during 2012, driven by her passion to help people achieve financial freedom.

Petra went on to obtain her Advanced Diploma of Financial Planning in 2015.

Consistent feedback from Petra's clients is that she provides an exceptional level of customer service, and no query is too much trouble. She has great attention to detail and an ability to explain complex information in a straightforward and easy to understand manner.

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Financial Services Your Adviser Provides

The financial services and products which **Petra** 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

Petra 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 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 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 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 Petra's advice fees are **\$275 per hour plus GST**.

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