



FINANCIAL PLANNING

FINANCIAL SERVICES GUIDE – Part 2

Adviser Profile

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The financial services offered in this Guide are provided by:

Lucille Harrison Authorised Representative No. 457356
MD Financial Planning Pty Ltd ABN 49 161 600 639
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and Suite 6, 191 Balaclava Road North Caulfield VIC 3161
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Level 8, 525 Flinders Street Melbourne VIC 3000
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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 **Lucille (Lucy) Harrison** Authorised Representative No. 457356 of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Lucy** to prepare financial advice for you.

Lucy Harrison operates under MD Financial Planning Pty Ltd, 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 MD Financial Planning

MD Financial Planning specialises in Aged Care Financial Planning. We understand the complexities of Aged Care Financial Planning and can guide you through all the options applicable.

About Your Adviser

Lucy has enjoyed a successful career in the financial planning industry for over 30 years. Working with non-institutionally aligned financial advisers, she has gained experience across a broad spectrum of financial planning including wealth accumulation, retirement planning, aged care, Centrelink entitlements and tax minimisation.

Lucy's commitment to providing financial advice has been enhanced by her life-long learning. In addition to a Bachelor of Arts with majors in Political Studies and Psychology, she has completed a Masters' Degree in Professional Accounting and a Diploma of Financial Planning.

Whilst Lucy is experienced in all facets of financial planning, her passion is aged care financial advice. Lucy has specialised in Aged Care Financial Planning as it offers a unique opportunity to benefit her clients. She loves the difference she can make ensuring those entering aged care are protected financially. Lucy believes it is a privilege to be able to advise families on their funding options and present them with strategies to achieve their goals at what can be a very confusing and emotional time.

Lucy's experience with Centrelink and Department of Veterans Affairs pensions, income streams, retirement and superannuation planning means she can assist clients with all aspects of financial planning, with a focus on planning for aged care. There is an interplay between aged care fees and costs and Centrelink and Veterans Affairs means tests. This in turn effects age care residents' fees and their cash flow. Questions related to selling the family home /keeping the home, varying costs of accommodation options, ongoing fees in facilities, and what happens to Centrelink DVA entitlements are some of the factors that will be considered and answered.

Lucy takes the time to explain and educate her clients about the financial issues associated with aged care. This results in families being able to move forward, confident that the financial aspects of the aged care journey are taken care of, and leaving families free to concentrate on their loved ones.

Clients really appreciate Lucy's excellent interpersonal skills as she assists them in successfully navigating this stressful period in their lives.

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Financial Services Your Adviser Provides

The financial services and products which **Lucy Harrison** 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

Lucy Harrison 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 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 Lucy's advice fees are **\$275 per hour including GST**.

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