



# MD Financial Planning Pty Ltd

## FINANCIAL PLANNING

### **FINANCIAL SERVICES GUIDE (Part 2)**

#### **Adviser Profile**

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The financial services offered in this Guide are provided by:

**MD Financial Planning Pty Ltd** ABN 49 161 600 639  
Ground Floor, 726 High Street Kew East VIC 3102  
2004 Malvern Road Malvern East VIC 3145  
**Phone** 1300 887 528 **Web** [www.mdfinancialpanning.com.au](http://www.mdfinancialpanning.com.au)

InterPrac Financial Planning Pty Ltd ABN 14 076 093 680  
Australian Financial Services Licence Number: 246638  
Level 8, 525 Flinders St Melbourne Vic 3000  
Ph: (03) 9209 9777

## 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:

- ★ **Mary-Lou De Angelis (Mary De Angelis)**  
**Authorised Representative No. 331789**
- ★ **Alison Louise Foale (Alison Foale)**  
**Authorised Representative No. 281742**
- ★ **Daniel Herft**  
**Authorised Representative No. 1263541**

of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage the **Advisers listed above** to prepare financial advice for you.

**Mary, Alison and Daniel** operate 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 started in December, 2012 and is named after its Director and founder, Mary De Angelis whom has 15 years of experience as a financial planner. Her passion and wealth of experience has led her to be very well respected in the industry and often is requested to do talks on a wide range of topics.

MD Financial Planning specializes in Aged Care Financial Planning. We understand the complexities of Aged Care Financial Planning and can guide you through all the options applicable. On the upside there may be hidden financial advantages. On the downside are regulatory pitfalls that could send you back to the bottom of the financial ladder.

*We are here to help you understand what you need to know, to make informed decisions, and achieve the most desirable outcome.*

MD Financial planning has a team of specialist aged care financial planners and support staff, available to hold your hand through what can be a complicated and emotional process.

## About Your Advisers

### Mary De Angelis

Mary De Angelis has been a Financial Planner for over 10 years. Having completed a Bachelor of Business, Economics and Finance Degree, majoring in Financial Planning from RMIT University, she is well qualified to assist you in all areas of financial planning that InterPrac offers, including self-managed super funds, in which she has extensive experience.

Mary specialises in the development of personalised financial planning strategies for wealth accumulators, and also provides advice on assisting senior Australians with retirement and Centrelink qualification. She intuitively identifies what the Client's goals and objectives are and aims to satisfy those goals, financially. Having a well-defined financial plan with clear recommendations arms the Client with knowledge that enables them to continue on their journey with minimal stress and concern. Financial planning is not always about the best financial result, it is about achieving the Client's objectives.

Aged Care Financial Planning is an area that Mary has given a lot of advice. Mary loves the difference she can make ensuring those entering aged care are protected financially. She has helped hundreds of families through this emotionally difficult time. 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.

### Mary De Angelis

Authorised Representative No. **331789**

**Mary operates under MD Financial Planning Pty Ltd**  
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Address: **Kew Office:** Ground Floor  
726 High Street Kew East VIC 3102  
**Malvern East:** 2004 Malvern Road  
Malvern East VIC 3145  
Postal: PO Box 240 Kew East VIC 3102  
Phone: 1300 887 528  
Mobile: 0403 708 228  
Email: [mary@mdfinancial.com.au](mailto:mary@mdfinancial.com.au)

## Alison Foale

With over 18 years' experience working within the Financial Planning industry, Alison has been well equipped with technical knowledge and exceptional client relationship skills. Alison has held various roles across her career within Financial Planning and has extensive Superannuation, Centrelink and retirement planning knowledge.

Alison also specializes in Aged Care advice and brings specialist knowledge, objectivity and empathy to families facing the difficult situation of arranging long-term care for elderly relatives.

Alison is fully committed to keeping abreast with the constant changes within the financial planning industry and holds a Graduate Diploma of Financial Planning, a Diploma of Financial Services and an Advanced Diploma of Financial Services.

### Alison Foale

Authorised Representative No. **281742**

**Alison operates under MD Financial Planning Pty Ltd  
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**Malvern East:** 2004 Malvern Road  
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Postal: PO Box 240 Kew East VIC 3102

Phone: 1300 887 528

Email: [alison@mdfinancial.com.au](mailto:alison@mdfinancial.com.au)

## Daniel Herft

Daniel has been specializing in aged care financial advice for the past 7 years. In that time, he has become proficient in dealing with DVA/Human Services and excels at minimizing care fees and increasing government pensions. He regularly communicates with Aged Care facilities, the Minister of Human Services office and occasionally VCAT. He has completed a Bachelor of Management, majored in Financial Planning and Human Resource at Deakin University and is well qualified to give Aged Care financial advice.

Daniel demonstrates high levels of empathy when dealing with families at this very delicate time. He understands that handling the financial side of things promptly and efficiently can greatly reduce a family's duress and most importantly allows the family to focus on health issues while he ensures the finances are managed in the best way possible. His in-depth knowledge in this niche area will provide a calm to the family and lift the fog that clouds the aged care maze.

### Daniel Herft

Authorised Representative No. **1263541**

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Malvern East VIC 3145

Postal: PO Box 240 Kew East VIC 3102

Phone: 1300 887 528

Mobile: 0451 119 456

Email: [daniel@mdfinancial.com.au](mailto:daniel@mdfinancial.com.au)

## Financial Services Your Adviser Provides

The financial services and products which **Mary, Alison and Daniel** 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

**Mary, Alison and Daniel** are professional advisers 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 MD Financial Planning'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.