



# FINANCIAL PLANNING

## FINANCIAL SERVICES GUIDE – Part 2

### Adviser Profile

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The financial services offered in this Guide are provided by:

**Mary De Angelis** Authorised Representative No. 331789

MD Financial Planning Pty Ltd ABN 49 161 600 639

GR 726 High Street, Kew East VIC 3102

and Suite 6, 191 Balaclava Road, North Caulfield VIC 3161

**Phone** 1300 887 528 **mobile** 0403 708 228 **email** mary@mdfinancial.com.au

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

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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 **Mary De Angelis** Authorised Representative No. 331789 of InterPrac Financial Planning Pty Ltd (AFSL Number 246638) to ensure that you have sufficient information to confidently engage **Mary** to prepare financial advice for you.

Mary De Angelis 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

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.

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## Financial Services Your Adviser Provides

The financial services and products which **Mary** 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 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 Mary'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.