

123

Financial Planners



FINANCIAL PLANNING FINANCIAL SERVICES GUIDE – Part 2 Adviser Profile

Date of Issue 15 January 2021– Version 11.3

The financial services offered in this Guide are provided by:

123 Financial Planners ABN 67 618 536 397

Suite 7, 29 Smith Street

Charlestown NSW 2290

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InterPrac Financial Planning Pty Ltd ABN 14 076 093 680

Australian Financial Services Licence Number: 246638

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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

- **Jennifer Richardson** Authorised Representative No. 1255457
- **Dyanne Margaret Prinsen (Dyanne Prinsen)** Authorised Representative No. 330177

of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage 123 Financial Planners to prepare financial advice for you.

Jennifer and Dyanne operate under Seven Eighty Nine Pty Ltd, Corporate Authorised Representative No 1255401 trading as 123 Financial Planners.

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 123 Financial Planners

Jennifer has always had a belief that in order to offer a service that is invaluable to your client, you need to be passionate about what you do.

This passion was ignited in Jennifer when she realised that there was more to providing a service to her clients than simply being their accountant. Jennifer found it frustrating that so many clients thought financial planning was for people nearing retirement, rather than a life-long process that constantly changes, depending on your stage of life. 123 Financial Planners was born from this passion.

Over the years Jennifer has built up a fantastic team at 123 Accounting & Taxation and 123 Financial Planners, who have a similar mindset and passion for their work. Michael has recently joined the team at 123 Financial Planners as Senior Financial Planner.

At 123 Accounting & Taxation and 123 Financial Planners, we treat our clients with the utmost respect and empathy, as we realise the process of Financial Planning can be confronting and confusing. Everyone at 123 Financial Planners is more than happy to spend as much time as needed, so that you feel comfortable with your decisions. Ultimately, they are decisions that affect your life.

We promise to talk with you without the “financial speak”, so that you can understand in plain English what we are proposing for your future. Our aim is to not only ensure our advice achieves your goals and objectives, but that you feel comfortable and empowered by the process.

At 123 Financial Planners we always take the approach that we treat clients as we would like ourselves and our family to be treated.

About Your Adviser

Jennifer Richardson

Jennifer is the sole director of 123 Financial Planners which grew from her success with 123 Accounting & Taxation. Clients continually requested for Jennifer to take over their financial planning needs as she already knew their financial position and already had their trust. Trust and faith in her abilities is something that is very important to Jennifer and something that is not taken for granted.

123 Accounting & Taxation was originally a home office that Jennifer started when her and her husband welcomed their first baby boy into the family. Jennifer has gradually built the business to be a successful Accounting firm in Charlestown, and later in branched into financial planning.

Jennifer completed her Bachelor of Commerce degree at the University of Newcastle whilst undertaking an accounting traineeship, before moving to become a manager at a large Newcastle based accounting firm. She is a member of the National Tax & Accountants Association and the Australian Institute of Professional Accountants.

Clients continue to appreciate Jennifer's reputation for providing clients with valuable information in a straightforward and easily understood manner. Jennifer is committed to building long term relationships with clients and believes that the sooner you can start the process of financial planning, the better your future will be. Financial planning is not something to be left to later, it is time to act now to secure a better future.

When Jennifer is not at work, she loves spending time with her husband and their 3 sons. Most weekends see them watching their sons play water polo, cricket or rugby league. Travelling is a passion although with a busy, growing business this doesn't happen as much as she would like. The world can wait for another day.

Jennifer Richardson

Authorised Representative No. **1255457**

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Dyanne Prinsen

Dyanne has worked in the finance industry since 1995 with several major insurers with roles in Claims and Learning and Development. Over this time, she developed an interest in all aspects of finance and after completing her Diploma in Financial Planning became a Financial Adviser in 2008 with a boutique advice company on the Central Coast.

Using her insurance skills, she Initially worked as specialist Insurance Adviser but has extended her knowledge to all aspects of Financial Advice and completed studies in Self-Managed Super Funds (SMSF), Taxation and Estate Planning. She has recently passed the FASEA Financial Planning exam and is studying to complete her Master of Financial Planning.

Dyanne is a member the Association of Financial Advisers (AFA) and is a Chartered Life Practitioner (ChLP). She is also a Justice of the Peace (JP)

When not at work, Dyanne enjoys boating on Lake Macquarie, enjoying her vintage car, reading and spending time with family and friends. She volunteers with several Not for Profit groups and enjoys being involved in the community.

Dyanne Prinsen

Authorised Representative No. **330177**

Dyanne operates under Seven Eighty Nine Pty Ltd, Corporate Authorised Representative No 1255401 trading as 123 Financial Planners.

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Financial Services Your Adviser Provides

The financial services and products which **Jennifer** and **Dyanne** 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

Jennifer and **Dyanne** are professional advisers who receive payment for the advice and services provided. Your advisers 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 advisers 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, 123 Financial Planners advice fees are from \$330 per hour including GST.

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