



FINANCIAL PLANNING

FINANCIAL SERVICES GUIDE – Part 2

Adviser Profile

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The financial services offered in this Guide are provided by:

George Agelis Authorised Representative No. 1245928
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An Authorised Representative of InterPrac Financial Planning Pty Ltd ABN 14 076 093 680
Australian Financial Services Licence Number: 246638
Level 3, 29-33 Palmerston Crescent, South Melbourne Vic 3205
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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 **George Agelis**, Authorised Representative No. **1245928** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **George Agelis** to prepare financial advice for you.

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

After commencing in the Public Accounting/Financial Services industry in 1987, George Agelis is now focusing on Financial Planning together with Tax Advising. Additional qualified staff will ensure that Dundee Agelis & Associates will now be in a position to provide Tax and Business Advice in addition to the Financial Planning advice George will deliver.

George is excited to be offering Financial Planning to clients and looks forward to being part of this journey with you. With extensive experience as a Public Practitioner, Financial Planning is a natural progression and an area in which George holds a very keen interest.

George is committed to continued professional education and upholding high standards of compliance and ethics, with:

- Experience in Public Accounting/Financial Services since 1987
- Diploma of Financial Planning
- Fellow of the Institute of Public Accountants
- Registered Tax Agent
- Undertaking Post Graduate studies in Professional Accounting.

On a personal level George is married to Sandra and they have 2 adult children Hayden and Madeline. George is a passionate supporter of the Richmond Football Club and also enjoys long distance running.

George Agelis

Authorised Representative No. **1245928**

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Financial Services Your Adviser Provides

The financial services and products which **George Agelis** 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

George Agelis 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. 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 George's advice fees are \$242 per hour including GST.

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