Investwisely 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:

Kinda McKean Authorised Representative No. 1242196
Investwisely Pty Ltd ABN 34 619 736 248
Shop 7, Circa Retail
1 Circa Boulevard, Bella Vista NSW 2153
phone 02 9634 6698 **email** kinda.mckean@investwisely.co

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 **Kinda McKean,** Authorised Representative No. **1242196** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Kinda McKean** to prepare financial advice for you.

Kinda operates under Investwisely Pty Ltd, Corporate Authorised Representative No 1280984

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 **Investwisely**

Investwisely is a privately owned company whose core focus is on providing the highest level of personalised service.

We seek to understand your goals and dreams and build a solution focused on *your needs.*

At Investwisely we follow a disciplined approach to our portfolio management, where our prosperity is aligned to your prosperity.

We build lasting client relationships by empowering you to make informed financial decisions that will make you feel confident about your future. We work with our clients to regularly review and update their financial plan to ensure they meet their objectives.

We opened our doors in 2010, and have been honoured to be trusted by so many wonderful clients to assist them on their financial journey.

About Your **Adviser**

Kinda started Investwisely in 2019 together with Geoff Walley. Prior to this, Kinda had joined Yellow Brick Road Norwest in 2016 as a financial planner and mortgage broker.

With over 15 years in financial services, Kinda had held senior roles at Colonial First State and Asteron where her focus was on analysis and reporting of managed funds. Kinda holds a Masters of Commerce (Funds Management), a Diploma of Financial Planning and a Diploma of Mortgage Broking.

Kinda's passion is to help clients reach their financial goals. She is committed to providing a high level of customer service and
quality advice that is tailored to your needs.

Kinda McKean
Authorised Representative No. **1242196**

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Address:	Shop 7, Circa Retail, 1 Circa Boulevard Bella Vista NSW 2153
Postal:	PO Box 6127, Norwest NSW 2153
Phone:	02 9634 6698
Mobile:	0414 628 245
Email:	kinda.mckean@investwisely.co
Web:	www.investwisely.co

Financial **Services Your Adviser Provides**

The financial services and products which **Kinda** 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**

Kinda 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 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 **Kinda's** advice fees are $200 per hour including GST.

The minimum charge for a statement of advice is $2,200 including GST.

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