



INVESTWISELY
THE ONLY WAY TO INVEST

Investwisely Pty Ltd

FINANCIAL PLANNING

FINANCIAL SERVICES GUIDE (Part 2)

Adviser Profile

Date of issue 18 March 2020 - Version 11.0

The financial services offered in this Guide are provided by:

Geoff Walley Authorised Representative No. 399532

Investwisely ABN 34 619 736 248

Shop 7, Circa Retail

1 Circa Boulevard, Bella Vista NSW 2153

Phone 02 9634 6698 **Email** geoff@investwisely.co

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 **Geoffrey Thomas Walley (Geoff Walley)** Authorised Representative No. **399532** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Geoff** to prepare financial advice for you.

Geoff 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

Prior to starting Investwisely, Geoff was owner of Yellow Brick Road Norwest for ten years. Geoff's focus has always been on outstanding service to clients. He delivers tailored advice in a way that is easy to understand and follow.

Geoff was recognised during his years at Yellow Brick Road as National Outstanding Performer.

Geoff's passion has always been investing, and he continues this role in Investwisely in formulating investment strategies for our clients. Geoff's goal is for all clients to generate sufficient wealth so they can make life decisions that are not limited by their finances.

Geoff has worked in the finance industry for over 20 years, holding senior roles in organisations such as Bankers Trust, Adelaide Bank, Lombard Finance, Hanover Australia, and Technology Leasing.

He has a Diploma of Financial Services (Financial Planning) and is a Justice of the Peace.

Geoff Walley

Authorised Representative No 399532.

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Financial Services Your Adviser Provides

The financial services and products which **Geoff** 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

Geoff 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 **Geoff Walley** advice fees are \$200 per hour including GST.

The minimum charge for a statement of advice is \$3,300 including GST.

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