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ACCOUNTING
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FINANCIAL ADVICE



ETLANDA 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:
Geoffrey Rhodes Authorised Representative No. 406411
Etlanda Pty Ltd ABN 58 001 154 605
Address Shop 1, 66 Lorraine Street Peakhurst NSW 2210
Phone 02 9533 7599 **Fax** 02 9533 7511 **Email** geoff@etlanda.com

InterPrac Financial Planning Pty Ltd ABN 14 076 093 680
Australian Financial Services Licence Number: 246638
Level 8, 525 Flinders St Melbourne Vic 3001
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 **Geoffrey Rhodes (Geoff Rhodes)**, Authorised Representative No. 406411 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 Etlanda Pty Ltd, Corporate Authorised Representative No 406412.

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

Geoff Rhodes is a very experienced financial professional. He is an accountant, tax agent and financial planner who has a strong view that accountants are well placed to offer financial planning advice, particularly to the existing clients of Etlanda Taxation & Accounting services. He was for many years the Financial Director of a large public company with 6,000 employees, operating in 9 countries.

Geoff has a particular view that persons in pension phase of their superannuation are uniquely placed to benefit from fully franked dividends from blue chip companies (yield strategy).

Geoff Rhodes

Authorised Representative No. **406411**

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Mobile: 0427 539 829

Fax: 02 9533 7511

Email: geoff@etlanda.com

Web: www.etlanda.com

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 2019, Life Insurance commissions are capped at 77% (including GST) of the premium for the first year of the policy. 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's** advice fees are \$220 per hour including GST.

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