



etlanda
Your business is our business.

ACCOUNTING
TAXATION
SUPERANNUATION
FINANCIAL ADVICE



ETLANDA PTY LTD FINANCIAL PLANNING

FINANCIAL SERVICES GUIDE – Part 2 Adviser Profile

Date of Issue 26 July 2019 – Version 11.0

The financial services offered in this Guide are provided by:
Simon Cornelius Coelho Authorised Representative No. 1267519
Etlanda Pty Ltd ABN 58 001 154 605
Address Shop 1, 66 Lorraine St, Peakhurst NSW 2210
Phone (02) 9533-7599 email simon@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 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 **Simon Cornelius Coelho (Simon Coelho)**, Authorised Representative No. **1267519** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage Simon to prepare financial advice for you.

Simon Coelho 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 Etlanda

At Etlanda we are passionate, experienced and helpful Sydney-based accountants, bookkeepers and financial planners who believe in helping clients obtain their financial goals. Established in 2000, we have demonstrated experience in advising small-medium businesses and self-managed super funds. Today, we have broadened our capabilities much further.

Etlanda believes in taking the time to understand your situation and teaching you tricks of the trade, which means you will be partnered with people who want to understand you and are willing to teach you how to get ahead and stay there.

About Your Adviser

Simon has a broad and solid foundation in financial planning having worked with many financial planners over the last 10 years in companies such as Macquarie Bank, CBA and ING. He decided to take the leap and commence as a self-employed financial planner in September 2018.

Simon believes in honest, thoughtful financial advice so you can spend more time doing the things you enjoy with the comfort of knowing that he has your financial affairs and best interest in mind.

Working with Simon means you will receive transparent, honest advice about your options so that you can make better informed decisions.

When Simon is not working, he likes spending time with his family playing computer games or doing whatever takes their interest on the day. Simon also has an interest in manga/anime and martial arts.

Simon Coelho

Authorised Representative No. 1267519

Simon Coelho operates under Etlanda Pty Ltd, Corporate Authorised Representative No 406412.

Address: Shop 1, 66 Lorraine Street
Peakhurst NSW 2210

Phone: 02 9533 7599

Mobile: 0439 737 554

Email: simon@etlanda.com

Web: www.etlanda.com

Financial Services Your Adviser Provides

The financial services and products which **Simon** 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

Simon 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 **Simon's** advice fees may be up to \$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.