FINANCIAL SERVICES GUIDE (Part 1)

Date of issue 1 July 2021 - Version 12.0

& Adviser Profile (Part 2)

INTERPRAC FINANCIAL PLANNING PTY LTD

ABN 14 076 093 680
An Australian Financial Services Licensee
Licence Number: 246638
Level 8, 525 Flinders St Melbourne Vic 3000
Ph: (03) 9209 9777

I acknowledge that my Adviser has provided me with a copy of the Financial Services Guide (Part 1) and Adviser Profile (Part 2) and **explained their contents** to me.

Name: ....

Signed: .... Dated: / /

BRISWORTH FINANCIAL SERVICES

FINANCIAL PLANNING
FINANCIAL SERVICES GUIDE – Part 2
Adviser **Profile**

Date of Issue 08 October 2020 - Version 11.0

The financial services offered in this Guide are provided by:

Alison Hamilton Authorised Representative No. 330261
Brisworth Financial Services Pty Ltd ABN 80 615 641 499
82 Brisbane Street
Tamworth NSW 2340
phone (02) 6766 4716 **fax** (02) 6766 8155 **email** ahamilton@hancocks.com.au

An Authorised Representative of InterPrac Financial Planning Pty Ltd ABN 14 076 093 680
Australian Financial Services Licence Number: 246638
Level 8, 525 Flinders Street, 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 **Alison Hamilton,** Authorised Representative No. 330261 of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Alison Hamilton** to prepare financial advice for you.

Alison Hamilton operates under Brisworth Financial Services Pty Ltd, Corporate Authorised Representative No. 1250760.

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 **Brisworth Financial Services Pty Ltd**

Brisworth Financial Services Pty Ltd (Brisworth) was established in 2016 in response to an opportunity identified in the market to provide a broader range of financial solutions to the clients of Hancocks Chartered Accountants (Hancocks).

At Brisworth we listen to our clients. We work with you to formulate financial stategies to help you acheive your financial goals. We are keen to smooth out the bumps on your financial journey.

About Your **Adviser**

Approaching a financial adviser can seem daunting at first however Alison aims to create a positive client experience. By exploring your current situation and assisting you in discovering what is really important to you. Alison will help to articulate your short, medium and long term goals that become the foundation of her advice.

Alison Hamilton is committed to being part of the journey with her clients. With an approachable demeanor, she explains strategies in an easy to understand way.

Her commitment to provide personal advice is shown through her continued education and experience. Alison gained her tertiary qualifications from the University of New England. After successfully completing further study, Alison became a member of the Institute of Chartered Accountants in September 2000 and a partner of Hancocks Chartered Accountants in 2001. Alison has also successfully completed her Diploma of Financial Planning studies.

Married to a local farmer and grazier, Alison has a strong connection to the land, and has an understanding of the many factors affecting people in regional NSW. Outside work, Alison is an active member of her parish, St Nicholas' and co-ordinates a regular ladies prayer group. She is also a director of the several not for profit organisations.

In her spare time Alison enjoys spending time with her husband and family, and trying to improve her golf score.

Alison Hamilton
Authorised Representative No. 330261

Alison Hamilton operates under Brisworth Financial Services Pty Ltd, Corporate Authorised Representative No. **1250760.**

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Web:	www.hancocks.com.au

Financial **Services Your Adviser Provides**

The financial services and products which **Alison Hamilton** 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;

Fees and **Payments**

Alison Hamilton 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 Alison's advice fees are $187 per hour including GST.

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