



FINANCE EVOLUTIONS 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:

Marion Gaertner Authorised Representative No. 323378

Finance Evolutions Pty Ltd ABN 50 131 935 209

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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 **Marion Maria Gaertner (Marion Gaertner)**, Authorised Representative No. **323378** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Marion** to prepare financial advice for you.

Marion Gaertner operates under Finance Evolutions Pty Ltd, Corporate Authorised Representative No. 336083.

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 Finance Evolutions Pty Ltd

At Finance Evolutions Pty Ltd (Finance Evolutions), our focus is to assist clients from all walks of life to achieve their lifestyle and personal goals by providing them with a high level of financial advice, business and personal coaching, as well as guidance, assistance and support when life presents them with challenges they need to overcome.

What happens tomorrow can be influenced

Initially, it is the realisation that you want more out of life and for us to have a simple no obligation conversation. We believe that people need to be well educated and informed to be able to make good decisions for themselves and their loved ones. For that reason we take time to get to know our clients and understand their needs and wants. Together we can then work to plan the most suitable path to success.

Our Futures can be created

At Finance Evolutions, we take pride in motivating our clients to take ownership of their life journey and goals, responsibility for their family and community, but more importantly to recognise that their financial future provides the safety net for the choices they will have be able to make along the way.

Financial Planning is a journey like the process from that simple grape to a beautiful glass of wine enjoyed with friends and family. It is vitally important to have the vision

or the goal but equally important to have a plan on how you are going to get there.

Educating people is our passion; we take pride in placing people in a better financial position when we are a part of their lives. We love investing and everything finance, but more than that we take an interest in what's important to you and your family. Our approach is all about creating disciplines that are sustainable, it's our journey done together on how to achieve your short, medium and long term goals.

Our advice to you

Our advice focuses on what you want to achieve out of life. We work with you, so that you are able to make good choices, as your life circumstances change, with the aim of ensuring your financial position can support you in living your best life possible. While we can't predict world situations and how they will influence economic futures, we hope our working together will make your journey through life easier by smoothing out the financial journey for you.

We often have different advice needs based on our age or stage of life. Our advice when coupled with our ongoing service ensures that we establish a trusted partnership with you.

Our advice to you

Finance Evolutions understands the importance of putting in place an ongoing planning process to help you achieve your lifestyle goals. This process is underpinned by a commitment from Finance Evolutions and you; all supported by a tailored service program that helps you remain on track.

About Marion Gaertner

Marion commenced in the financial services industry in 2007, after a distinguished career in Education where her positions included those of Principal at Annesley College, Head of Campus at Trinity College Gawler, President of the Mathematical Association of SA and Chief Moderator of SACE Stage 2 (Year 12) Business Mathematics at the Senior Secondary Assessment Board of SA. Marion has a high commitment to her own ongoing professional development and educating her clients.

As an Authorised Representative, Marion believes in helping her clients build a comprehensive program to make the most of their earning potential during their working years, as well as helping them with their retirement planning, superannuation, managed investments, risk protection and estate planning needs. She achieves this by striving to provide quality advice, personalised service and practical ideas to deliver superior solutions.

Qualifications and memberships

- Master of Business Administration
- Diploma of Financial Services (Financial Planning)
- Diploma of Financial Services (Finance / Mortgage Broking Management)
- Bachelor of Arts (Hons)
- Diploma of Education
- Financial Advisers Association of Australia (FAAA)

Marion Gaertner

Authorised Representative No. **323378**

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Financial Services Your Adviser Provides

The financial services and products which **Marion** 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

Marion 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 **Marion's** advice fees are \$275 per hour including GST.

Client fee and payment options - Before providing advice, we will agree the fees and payment options with you. The fee you pay will depend on the complexity of your circumstances and the services you require. Your options to pay for our services can include fee for service, commission, or a combination of both.

Fee for service is based on the service we provide. This fee can be determined by:

- an hourly rate;
- a fixed dollar amount;
- a percentage of funds invested (excluding borrowed funds);
- a combination of these methods.

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the balance of your investment.

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