



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

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The financial services offered in this Guide are provided by:

**Chantal Rosser** Authorised Representative No. 339843  
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and Suite 6, 189-181 Balaclava Road, North Caulfield VIC 3161  
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Australian Financial Services Licence Number: 246638  
Level 3, 29-33 Palmerston Crescent, South Melbourne Vic 3205  
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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 **Chantal Rosser** Authorised Representative No. 339843 of InterPrac Financial Planning Pty Ltd (AFSL Number 246638) to ensure that you have sufficient information to confidently engage **Chantal** to prepare financial advice for you.

**Chantal Rosser** operates under MD Financial Planning Pty Ltd, which is Corporate Authorised Representative No. 432861.

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

Chantal's interest in Financial Planning evolved from personal experience in the disability area, which led her to wanting to make a difference to all individuals she comes in contact with. She believes that having a good financial plan in place can avoid many of the pitfalls associated with a catastrophic, life-changing event.

Chantal's experience includes being an Accountant in small to large businesses, including a top 100 accounting firm. Having completed a Bachelor of Commerce, majoring in Financial Planning, Finance and Accounting from Deakin University (Burwood), she has been a Financial Planner since 2007.

She is well qualified to assist you with all facets of Financial Planning including wealth accumulation, pre-retirement planning, disability and Centrelink entitlements, retirement planning, aged care and estate planning.

Chantal has significant experience in Aged Care Financial Planning, having specialised in this area from 2008 to 2012. She has also worked for three years within the Industry Fund Network, assisting a variety of clients across all ages and socio-economic backgrounds.

Having been involved for many years with families placing their loved ones in Aged Care, she is able to assist with navigating her clients through the maze of the aged care system.

Chantal loves making a difference to her clients lives, and the most fulfilling part of her role is to ensure that her clients leave her office feeling relieved and confident that their financial future will be changed for the better from seeking her advice.

Her commitment to provide personal advice is shown through continued education to become a Certified Financial Planner, with the final unit of her CFP to be completed in the next year. Chantal upholds the highest standards of compliance and ethics and is a member of the Financial Planning Association.

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## Financial Services Your Adviser Provides

The financial services and products which **Chantal** 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;
- Mortgage Lending;
- 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

Chantal Rosser 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 be remunerated for the personal insurance services they provide by receiving commission. Commission rates vary greatly between products and providers. Please note commissions are not an additional charge to you, they are paid by the product provider from the fees paid on your investment, or from the premium you pay for your insurance.

**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 Chantal's advice fees are **\$275 per hour plus GST**.

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