



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

Date of Issue 10 November 2015 (v8.0)

The financial services offered in this Guide are provided by:

**Thomas Morris** Authorised Representative No. 1237004  
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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 **Thomas Morris** Authorised Representative No. 1237004 of InterPrac Financial Planning Pty Ltd (AFSL Number 246638) to ensure that you have sufficient information to confidently engage **Thomas** to prepare financial advice for you.

**Thomas Morris** 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

Thomas Morris takes pleasure in designing wealth creation strategies. Having the personal understanding of how poor financial management can affect families, and in particular children, he uses this motivation to help other people achieve their objectives for cash flow and growth.

Thomas has been in the financial services industry since 2010, working with non-institutionally aligned financial advisers. During this time he has gained experience across a wide range of financial advice, including wealth accumulation, retirement planning, aged care, risk protection, Centrelink entitlements and tax minimisation.

Thomas completed his Diploma of Financial Planning qualification in 2014 and is currently completing an Advanced Diploma in Financial Planning. He also holds a Bachelors of Business (Applied), with a double major in Economics and Finance from RMIT University.

Thomas believes that having sound financial advice will not just have a dramatic impact in people's lives now, but can also benefit future generations. This is where a legacy of inter-generational wealth can be built, with benefits that can continue far beyond what we can see. With this in mind Thomas places importance in taking action now.

### **Thomas Morris**

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## Financial Services Your Adviser Provides

The financial services and products which **Thomas** 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

Thomas Morris is a professional adviser who is a salaried employee, receiving 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 Thomas's advice fees are \$150 per hour plus GST.

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