



SMSF SPECIALISTS SA

SMSF Specialists SA Pty Ltd
FINANCIAL PLANNING
FINANCIAL SERVICES GUIDE (Part 2)
Adviser Profile

Date of issue 28 March 2022 - Version 12.0

The financial services offered in this Guide are provided by:

Robert Veitch Authorised Representative Number 452268

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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 **Robert Andrew Veitch (Rob Veitch)** Authorised Representative No. 452268 of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Rob** to prepare financial advice for you.

Rob operates under SMSF Specialists SA Pty Ltd Corporate Authorised Representative No.465647

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 SMSF Specialists SA Pty Ltd

Established in the late 80's, R A Veitch & Co has grown to become one of South Australia's leading Administrators & Tax Planners for Self-Managed Superannuation funds.

SMSF Specialists SA Pty Ltd was set up as the financial planning arm of RA Veitch & Co Pty Ltd as they saw the need to assist their Accounting Clients with a broad range of personal financial planning solutions and accounting advice.

We are a firm designed to give our clients a personal, one-on-one service. Our highly qualified team will be there to help with your every financial need.

Approaching a financial adviser can seem daunting at first, however we ensure our clients have a positive experience. By exploring our client's current situation and assisting them in discovering what is really important to them, we will help to articulate their short, medium- and long-term goals that become the foundation of our advice. With an agreed ongoing service standard, we ensure we work together as a team with our clients toward achieving the

About Your Adviser

Rob Veitch is the Managing Director of RA Veitch and Co and SMSF Specialists SA Pty Ltd.

He is passionate about helping clients achieve their financial goals so they can have a secure and prosperous future. He has a passion for Self-Managed Superannuation Funds and has been accredited by the SMSF Association of Australia as an SMSF Specialist Advisor.

Rob believes in maintaining the highest standards of honesty and integrity with his clients.

Rob Veitch

Authorised Representative No. 452268

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Address: 231 Melbourne Street
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Phone: (08) 8331 7999

Email: robertveitch@raveitch.com.au

Web: www.raveitch.com.au

Financial Services Your Adviser Provides

The financial services and products which **Rob** 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

Rob 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 **Rob's** advice fees are \$280 per hour including GST.

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