SMSF SPECIALISTS SA

SMSF Specialists SA 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:

Tori Glover Authorised Representative No. 1271350
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Level 8, 525 Flinders St Melbourne Vic 3000
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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 **Victoria Pearl Glover (Tori Glover),** Authorised Representative No. **1271350** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Tori** to prepare financial advice for you.

Tori 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 goals they set.

About Your **Adviser**

Tori joined the financial planning industry in 2016 and immediately knew she had found the career she was looking for. Tori started in reception learning the ropes but quickly progressed into a client services officer and paraplanner role while studying an Advanced Diploma in Financial Planning.

Tori has a passion for helping people and enjoys forming close bonds with clients, she takes pride in being a great communicator and ensuring the clients are well informed.

She commenced as an Adviser in December 2021 and to ensure she can best assist clients within the ever-changing industry she is now undertaking study in a Bachelor of Business (Financial Planning).

In her personal time, she spends time with her young family and has a passion for cars, especially her Subaru WRX.

Tori Glover
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Financial **Services Your Adviser Provides**

The financial services and products which **Tori** 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**

Tori is a professional adviser and a salaried employee of SMSF Specialists SA Pty Ltd. They receive payment for the advice and services provided 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 **Tori** 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.