



Brindleys Wealth Advisors

FINANCIAL PLANNING

FINANCIAL SERVICES GUIDE (Part 2)

Adviser Profile

Date of issue 1 November 2023 – Version 12.2

The financial services offered in this Guide are provided by:

Allan Brindley Authorised Representative No. 231646

Jessica Simunic Authorised Representative No. 1301598

Brindleys Wealth Advisors Pty Ltd ABN 58 151 785 116

91 Market St Mudgee NSW 2850

PO Box 20 Mudgee NSW 2850

phone (02) 6372 1655 **fax** (02) 6372 1215 **email** invest@brindleys.com.au

InterPrac Financial Planning Pty Ltd ABN 14 076 093 680

Australian Financial Services Licence Number: 246638

Level 8, 525 Flinders St Melbourne Vic 3000

Ph: (03) 9209 9777

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

- ❖ **Allan Francis Brindley (Allan Brindley), Authorised Representative No. 231646**
- ❖ **Jessica Louise Simunic (Jessica Simunic), Authorised Representative No. 1301598**

of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure you have sufficient information to confidently engage Allan to prepare financial advice for you.

Allan and Jessica operate under Brindleys Wealth Advisors Pty Ltd, Corporate Authorised Representative No 408102

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 Brindleys Wealth Advisors

Complete Financial Care

Brindleys Wealth Advisors is a long-standing firm & integral part of the Mudgee community, providing friendly & family-oriented services. We have been operating since 2007 and provide financial advice across all stages of life - whether you are a young family just starting out or ready to transition to retirement.

We work with you to determine your goals & establish effective strategies to help you meet them. We've helped hundreds of clients over the years to put in place financial plans to ensure their families are protected & to help them attain the lifestyle they desire.

About Your Advisers

Allan Brindley

Allan Brindley is the Managing Director and Senior Financial Adviser at Brindleys Wealth Advisors. Allan has been involved in the financial services industry since 1987—and has been providing financial advice since 1996.

Allan has the following qualifications, memberships and experience:

- Bachelor of Economics
- Bachelor of Social Science (Psychology) (Honours)
- Graduate Diploma of Psychology
- Graduate Diploma of Information Technology
- Introductory Training Course (Financial Planning)
- Member of Chartered Accountants Australia and New Zealand
- Margin Lending and Geared Investments
- Accredited Listed Product Adviser Program
- Registered Company Auditor
- Registered Tax Agent

Jessica Simunic

Jessica joined Brindleys Wealth Advisors as a Paraplanner in 2018 after relocating to Mudgee. After seeing the positive impact financial advice provides to our clients, she chose to undertake the required studies and work experience to become a Financial Advisor, which she completed in October 2023. She is a salaried employee of Brindleys Wealth Advisors.

Jessica has the following qualifications:

- Bachelor of Business
- Financial Planning Fundamentals
- Graduate Diploma of Financial Planning

Allan Brindley

Authorised Representative No. **231646**

Jessica Simunic

Authorised Representative No. **1301598**

Jessica Simunic & Allan Brindley operate under Brindleys Wealth Advisors Pty Ltd, Corporate Authorised Representative No 408102

Address: 91 Market St Mudgee NSW 2850

Postal: PO Box 20 Mudgee NSW 2850

Phone: (02) 6372 1655

Fax: (02) 6372 1251

Email: allan.brindleys@brindleys.com.au
jessica.simunic@brindleys.com.au

Web: www.brindleys.com.au/financial-planning/

Financial Services Your Adviser Provides

The financial services and products that **Allan and Jessica** 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

Allan and Jessica are professional advisers who receive 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 upon with clients before commencing work.

As a guide, **Allan's and Jessica's** advice fees are \$350 per hour, including GST.

Type of Remuneration	From	To
Implementation Fee	\$330	\$880
SoA Preparation Fee	\$770	\$5,500
Annual Review Fee	\$550	\$5,500

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