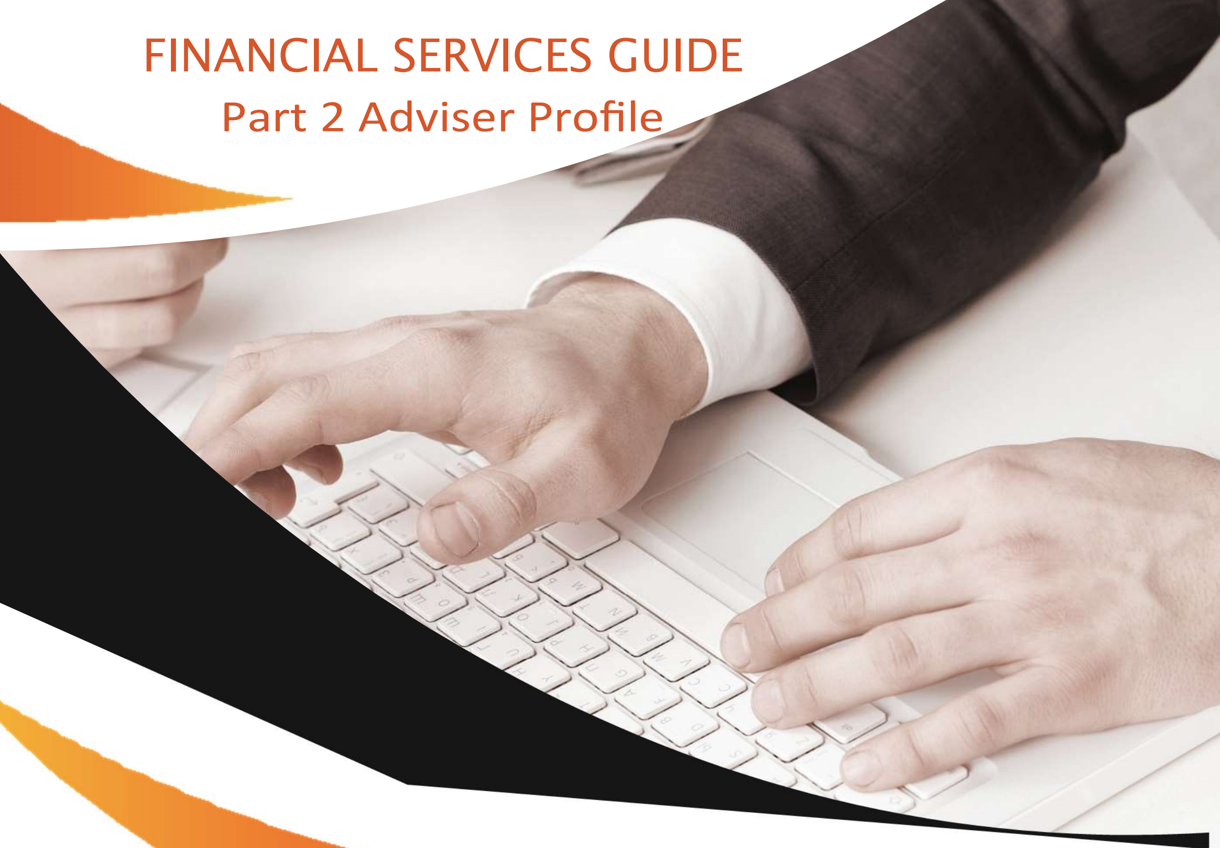
WealthPlan
ADVISORY

FINANCIAL PLANNING

FINANCIAL SERVICES GUIDE

Part 2 Adviser Profile



WealthPlan Advisory

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The financial services offered in this Guide are provided by WealthPlan Advisory a registered business name of The Trustee for Sashi Veale Family Trust ABN 42 940 372 603 trading as Sashi Veale & Associates Corporate Authorised Representative No. 1239231 of InterPrac Financial Planning Pty Ltd ABN 14 076 093 680 Australian Financial Services License Number 246638 | Level 8, 525 Flinders Street Melbourne Vic 3001 | P: (03) 9209 9777 | F: (03) 9209 9770

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 WealthPlan Advisory, (a registered business name of The Trustee for Sashi Veale Family Trust trading as Sashi Veale & Associates), Corporate Authorised Representative No 1239231 of InterPrac Financial Planning Pty Ltd (AFSL Number 246638) to ensure that you have sufficient information to confidently engage Sashi to prepare financial advice for you.

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 WealthPlan Advisory

WealthPlan Advisory is a registered business name of The Trustee for Sashi Veale Family Trust trading as Sashi Veale & Associates.

At WealthPlan Advisory, everything we do is centered around our clients. Depending on our clients' needs, we provide specific detailed advice, whether for a single aspect or within the framework of a comprehensive financial plan, to meet our clients' objectives.
We aim to educate clients about the importance of financial planning. We can assist our clients to plan their finances, incorporating the specialist expertise of tax, accounting and financial advice.

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About Your Adviser

Sashi is a well experienced CPA (certified practicing accountant) as well as a registered Tax Agent for more than 20 years advising individuals and SME's in all aspects of accounting and taxation.

Holding a Bachelor of Business degree and a Diploma of Financial Planning puts her in the right position on both sides of the spectrum (taxation advisory as well as financial planning).

Sashi's dedication to her clients comes from years of personal and business experiences. She provides a personalised service, being concerned to treat all clients with a full understanding of the circumstances and special needs of each, be they an individual or a business entity.

Sashikala (Sashi) Veale
Authorised Representative No. 1239228.

Sashi Veale operates under WealthPlan Advisory, (a registered business name of The Trustee for Sashi Veale Family Trust trading as Sashi Veale & Associates), Corporate Authorised Representative No 1239231.

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Financial Services Your Adviser Provides

The financial services and products which WealthPlan Advisory 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

WealthPlan Advisory is a professional guidance organisation which receives payment for the advice and services provided. Your adviser will receive Payment either by collecting a fee for service, receiving commissions, or a combinations 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

Our fees 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 Sashi's advice fees are $330 per hour including GST.

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

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