Onebrella Accounting

FINANCIAL PLANNING

FINANCIAL SERVICES GUIDE (Part 2)

Adviser **Profile**

Date of issue 19 November 2019 - Version 11.1

The financial services offered in this Guide are provided by:

Vanessa Louise Peasley Authorised Representative No. **1272014**
Yeap Partners Pty Ltd t/a Onebrella ABN 53 600 393 495
1A Citrus Street Braeside VIC 3195
Phone: (03) 9580 9988 **Email**: advice@onebrella.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
Phone: (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 Vanessa, Authorised Representative No. 1272014 of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Vanessa** to prepare financial advice for you.

Vanessa operates under Yeap Partners Pty Ltd
Trading as Onebrella Accounting
Corporate Authorised Representative No 1233170

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 **Onebrella**

Onebrella is a one-stop-shop for all of your financial needs. We take a holistic approach to financial services, providing accounting, financial planning and mortgage broking and wealth management services all under the one roof.

At Onebrella we're dedicated to helping clients achieve their financial and lifestyle goals, be proactive with their money, invest wisely and grow in their financial knowledge.

Each member of the team at Onebrella are highly qualified and have a wealth of experience in their area of practice. We provide professional and efficient tax and accounting services including personal tax returns and cashflow management. We deliver comprehensive financial advice for short and long term financial planning and wealth creation. We also streamline the process of securing a home loan and refinancing through our mortgage brokers who keep clients updated every step of the way.

About Your **Adviser**

Vanessa is a qualified financial adviser who is dedicated to providing professional services in financial planning dealing with superannuation, retirement planning, insurance, investments and wealth accumulation and management.

She has achieved a Bachelor of Commerce and Law from the University of Deakin and a Diploma of Financial Planning from the Think Academy of Business and Technology. Formally a paraplanner for the company, she has extensive experience across a wide range of financial services.

Vanessa is passionate about helping her clients achieve their lifestyle and financial goals for the future, educating them on their superannuation and retirement investment options and upholding a high standard of compliance and ethics.

Vanessa Peasley
Authorised Representative No. 1272014

Vanessa operates under Yeap Partners Pty Ltd
Trading as Onebrella Accounting
Corporate Authorised Representative No 1233170

Address:	1A Citrus Street Braeside VIC 3195
Phone:	03 9580 9988
Mobile:	0426993482
Email:	advice@onebrella.com.au
Web:	www.onebrella.com.au

Financial **Services Your Adviser Provides**

The financial services and products which Vanessa 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**

Vanessa 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 2019, Life Insurance commissions are capped at 77% (including GST) of the premium for the first year of the policy, reducing to a maximum upfront commission of 66% (including GST) from 1 January 2020. 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 Vanessa's advice fees are $250 per hour including GST.

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