Build Wealth Today

FINANCIAL PLANNING

FINANCIAL SERVICES GUIDE (Part 2)

Adviser **Profile**

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The financial services offered in this Guide are provided by:

Suzanne Shepherd Authorised Representative No. 420720
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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 Suzanna Faye Shepherd (**Suzy Shepherd),** Authorised Representative No. **420270** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Suzy** to prepare financial advice for you.

Suzy Shepherd operates under Best Fit Finance Pty Ltd
Corporate Authorised Representative No 441047
Trading as Build Wealth Today

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 **Build Wealth Today**

At Build Wealth today we provide comprehensive advice on how to accumulate, protect and build wealth over time using the money you make, the money you save and the money you invest.

We organise and bring clarity to your financial life by assisting you in getting your finances in order.

We help you follow through on financial commitments by working with you and show you the steps you need to take and regularly review your progress towards achieving them.

We bring insight to the equation to help you avoid emotionally driven decisions in important money matters.

We work with you through life transitions and to be financially prepared for them.

We provide education and support around the options and risks associated with each choice you make.

We partner with you to help you achieve the best life possible.

About Your **Adviser**

Suzy believes her role is to create financial strategies and to provide support to keep you on track on your journey to a more secure financial future.

Career Profile

Financial planner since 2014

Home and Investment Lending Specialist since 2002

Special interest in Ethical and Thematic Investments

8-Years banking across various roles

Ex-Military (Army) for 9 years from 1987 to 2006, Suzy specialises in Department of Vet Affairs income as well as Class A pension options and advice around the upfront and ongoing benefits you may receive

On a personal front – Suzy is a mother of Twins, a grandmother to two girls and was a single mother for 9 years

Self Employed Business owner since 2008

Suzy owns a historic town center called Old Kooroongarra Town Centre and is in the process of renovating the town and recreating a landmark historic location to visit and enjoy.

As Suzy holds a Credit license and Financial Planning license, she can provide wholistic advice around your wealth creation goals as well as assist with providing you with the tools to leverage your financial situation via debt and also to provide debt reduction strategies.

Memberships and Associations

Member of the Financial Services Institute of Australasia
Member of the Australian Financial Complaints Authority
Member of the Mortgage and Finance Association of Australia

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Financial **Services Your Adviser Provides**

The financial services and products which **Suzy Shepherd** 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**

Suzy Shepherd 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 **Suzy Shepherd's** advice fees are $330 per hour including GST.

Please note after hours meetings (Monday through Friday) are charged at time and a half.

Weekend meetings are charged at double time.

The initial client engagement letter and Statement of Advice provided to you by your adviser will clearly set out all fees and charges payable.