



FINANCIAL PLANNING

FINANCIAL SERVICES GUIDE – Part 2

Adviser Profile

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The financial services offered in this Guide are provided by:

Frieda Malter Authorised Representative No. 245022

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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 **Frieda Malter**, Authorised Representative No. **245022** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Frieda** 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 Your Adviser

Frieda Malter is a Certified Financial Planner™ (CFP) with a Graduate Diploma in Business. Frieda advises on investments, superannuation and insurance and is a member of the Financial Planning Association (FPA) and a registered Tax (Financial) Agent with the Tax Practitioners Board.

Frieda commenced as an accountant and bookkeeper in 1981. Since then she has enjoyed working with her clients to plan their tax and financial needs. Clients appreciate her organisational, financial management and information dissemination skills in assisting them to make well informed decisions.

Frieda enjoys keeping up to date with the latest changes in the fields of investment, risk management and financial planning. Her specialty is protecting families and businesses.

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Financial Services Your Adviser Provides

The financial services and products which **Frieda Malter** 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

Frieda Malter 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 be remunerated for the personal insurance services they provide by receiving commission. Commission rates vary greatly between products and providers. Commissions are not an additional charge to you, they are paid by the product provider from the fees paid on your investment, or from the premium you pay for your insurance.

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 Frieda's advice fees are \$308 per hour including GST.
- Where the time taken for a specific job is known or can be estimated, a fixed fee may be provided including GST.

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