

# ANTEA

FINANCIAL FREEDOM: YOUR PATH, OUR EXPERTISE.

## Antea Financial Services

### FINANCIAL PLANNING

### FINANCIAL SERVICES GUIDE (Part 2)

### Adviser Profile

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The financial services offered in this Guide are provided by:

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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 **Janette Screaigh**, Authorised Representative No. **1003506** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Janette** to prepare financial advice for you.

**Janette operates under Antea Pty Ltd t/a Antea Financial Services, Corporate Authorised Representative No 1304350**

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 Antea Financial Services

At Antea, our mission is to empower you to make intelligent financial decisions and achieve your desired financial future. We provide personalised and achievable financial advice tailored to your individual circumstances, always keeping your best interests at the forefront. Our transparent and communicative approach ensures that you understand the reasoning behind our strategies and recommendations. With unwavering core values and a lifestyle-oriented approach, we develop customized financial plans that optimize your resources and align with your goals. Whether you're starting out, planning for a life event, or at a specific stage in your financial journey, our team is here to assist you with clarity and guidance. We strive to exceed your expectations, offering exceptional service from the initial contract to plan implementation and ongoing reviews. By joining the Antea community, you gain access to a dedicated financial adviser and a team of professionals who provide ongoing financial clarity, regular reviews, and personalized guidance.

## About Your Adviser

### Janette Screaigh

Janette Screaigh, Senior Financial Planner at Antea Financial Services, brings a wealth of expertise and experience to her role. Holding a Graduate Certificate of Financial Planning and boasting an impressive 18-year track record, Janette has provided invaluable financial advice to clients across Australia. Her extensive knowledge and understanding of the financial landscape enable her to offer comprehensive guidance tailored to each client's unique needs and goals.

Janette's greatest passion lies in assisting individuals in realising their financial dreams for retirement. She takes immense pride in developing robust retirement plans that align with clients' aspirations, ensuring financial security in their golden years. Janette's dedication to helping clients navigate the complexities of retirement planning reflects her commitment to making a meaningful difference in their lives.

In addition to her focus on retirement planning, Janette finds fulfillment in supporting young families through life's financial journey. Whether it's planning for major life events or saving for their children's education, Janette provides compassionate guidance and practical strategies to empower young families to achieve financial stability. Her genuine care and empathy resonate with clients as she guides them toward building a secure financial future.

### Janette Screaigh

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## Financial Services Your Adviser Provides

The financial services and products which **Janette** 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
- 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

**Janette** 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.

**Antea Financial Services 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.

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your Adviser provides a recommendation for a financial product or service, your Adviser may be remunerated through either:

- An initial fee for service; or
- An ongoing fee for service; or
- A contribution fee or implementation fee; or
- Commission payments from product providers where applicable; or
- A combination of any of the above.

As a guide Janette's advice fees are \$330 per hour including GST.

Fees can range from \$330 to \$25,000 depending on the work requested - due to this range your adviser will quote any and all costs. Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply. The Statement of Advice provided to you by your adviser will clearly set out all fees, charges and commissions payable.