

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:

Kim Wood Authorised Representative No. 333702

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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 **Kim Holmes Wood (Kim Wood)**, Authorised Representative No. **333702** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Kim** to prepare financial advice for you.

Kim 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

Kim Wood

As Antea's founding Director and Senior Financial Planner, Kim has over 20 years of experience. His professional life has been devoted to enabling people and families to confidently reach their financial objectives.

His career in finance has been enhanced by a wide range of experiences, which include ten years of living and working in the vibrant nations of Southeast Asia and the Middle East. This exposure has deepened his understanding of the unique financial advantages and drawbacks faced by global residents and expatriates, in addition to broadening his perspective.

His love for guiding people through the complexity of financial planning is the driving force behind his practice. He handles every client's journey with unwavering attention and a commitment to quality, whether it's creating specialised strategies for wealth building, property investment, expat planning, superannuation management, insurance solutions, or retirement planning.

Beyond the figures, Kim firmly believes in building strong relationships based on transparency, respect, and trust. He works to provide personalised advice that is in line with his client's values and priorities by paying close attention to their objectives and challenges, which enables them to make informed choices that ultimately result in financial success and peace of mind.

His primary objective is to assist individuals in securing a brighter and more prosperous future, significantly impacting their lives in a positive way. Kim is dedicated to expanding his expertise and remaining at the forefront of industry developments.

Kim is driven by the desire to make a meaningful difference in the lives of his clients, empowering them to achieve financial success and stability.

Kim Wood

Authorised Representative No. **333702**

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Financial Services Your Adviser Provides

The financial services and products which **Kim** 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

Kim 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 Kim'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.