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:

Antea Financial Services ABN 61 669 141 440
Suite 153, 42 Manilla Street
East Brisbane, QLD 4169

Level 3, IBM Building, 1060 Hay Street,
West Perth, 6005 WA

Phone 1300 276 433 **Email** admin@anteafinancial.com.au

InterPrac Financial Planning Pty Ltd ABN 14 076 093 680
Australian Financial Services Licence Number: 246638
Suite 1, Level 20, 555 Collins Street, Melbourne Vic 3000
Ph: (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:

- **Kim Wood,** Authorised Representative No. **333702**
- **Janette Screaigh,** Authorised Representative No. **1003506**
- **Ashley Walz,** Authorised Representative No. **1003541**
- **Daniel Skinner,** Authorised Representative No. **1003969**
- **Hardik Sheth,** Authorised Representative No. **1256531**

of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Kim, Janette, Ashley, Daniel and Hardik** to prepare financial advice for you.

Kim, Janette, Ashley, Daniel and Hardik operate 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**

Address: Suite 153, 42 Manilla Street
East Brisbane, QLD 4169

Postal: PO Box 4002
Robina Town Centre, QLD 4230

Phone: 1300 276 433
Mobile: 0433 194 674
Email: kim@anteafinancial.com.au
Web: www.anteafinancial.com.au

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
Authorised Representative No. **1003506**

Address: Level 3, IBM Building
1060 Hay Street
West Perth, WA 6005

Mobile: 0402 971 458
Email: janette@anteafinancial.com.au
Web: www.anteafinancial.com.au

Ashley Walz

Ashley Walz, a Senior Financial Planner at Antea, brings over a decade of multifaceted experience in the financial services industry. His background spans mortgage broking, stock broking, and accounting, which equips him with a broad understanding of the financial landscape. This diverse expertise, combined with his personal experience as a client in various financial transactions, enables Ashley to provide a well-rounded and comprehensive approach to financial advising. His deep understanding of the complexities involved in financial planning drives his commitment to offering tailored solutions that meet the unique needs of each client.

At the core of Ashley's practice is a dedication to empowering everyday Australians with the knowledge and tools they need to secure their financial futures. He believes that financial planning should be accessible and understandable to all, regardless of their financial background. By emphasizing a holistic approach, Ashley ensures that his clients are not only financially prepared but also confident in their ability to make informed decisions that align with their long-term goals.

Recognising the significant gap in financial literacy, Ashley has made it his mission to bridge this divide. He views his role as not just a Financial Planner, but also as an educator who is passionate about increasing financial literacy. Through the creation of valuable resources and personalized guidance, Ashley is committed to helping individuals navigate the often complex world of finance with clarity and confidence.

Ashley Walz
Authorised Representative No. **1003541**

Address: Level 3, IBM Building
1060 Hay Street
West Perth, WA 6005

Mobile: 0493 965 167
Email: ash@anteafinancial.com.au
Web: www.anteafinancial.com.au

Daniel Skinner

With over a decade of expertise in financial planning, Daniel is committed to empowering individuals to secure their financial futures through customised, strategic guidance. Holding a Bachelor of Commerce degree specialising in Financial Planning, Daniel has served as a Senior Financial Adviser, adeptly navigating clients through the various stages of their financial journeys.

Recognising the unique nature of each client's financial situation, Daniel tailors his approach to deliver advice that is both relevant and effective. His primary focus is on providing clients with the stability and assurance necessary to make informed decisions in the face of life's challenges. Daniel's areas of specialisation include Insurance, Superannuation, Wealth Building, and Retirement Planning.

A strong advocate for financial education, Daniel is dedicated to enhancing his clients' financial literacy throughout the advisory process. He is fully authorised to provide comprehensive advice on a wide range of financial strategies and products.

Daniel Skinner
Authorised Representative No. **1003969**

Address: Level 3, IBM Building
1060 Hay Street
West Perth, WA 6005

Mobile: 0403 597 706
Email: daniel@anteafinancial.com.au
Web: www.anteafinancial.com.au

Hardik Sheth

Having always been interested in equity markets and acquiring knowledge on various stock valuation procedures through his master's degree in Financial Management from Bond University on the Gold Coast, Hardik kick-started his career in Finance in September 2016 and was appointed as an Authorised Representative in July 2017.
With over 8 years of experience in the financial services industry, Hardik Sheth is a trusted financial adviser known for delivering clear, strategic advice tailored to each client's unique goals. Hardik combines deep knowledge of financial planning with a strong passion for investment markets, helping individuals, families, and business owners grow and protect their wealth.
Whether you're planning for retirement, building an investment portfolio, looking to review your personal insurance needs or structuring your finances more efficiently, Hardik brings a calm, insightful approach backed by years of hands-on experience. He is committed to simplifying the complex and empowering clients to make confident, informed decisions about their financial future.

Hardik Sheth
Authorised Representative No. **1256531**

Address: Suite 153, 42 Manilla Street
East Brisbane, QLD 4169
Postal: PO Box 4002
Robina Town Centre, QLD 4230
Mobile: 0406 068 153
Email: hardik@anteafinancial.com.au
Web: www.anteafinancial.com.au

Financial **Services Your Adviser Provides**

The financial services and products which **Kim, Janette, Ashley, Daniel and Hardik** 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, Janette, Ashley, Daniel and Hardik are professional advisers who receive 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.

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.

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.