

ANTEA

FINANCIAL FREEDOM: YOUR PATH, OUR EXPERTISE.

Antea Financial Services FINANCIAL PLANNING **FINANCIAL SERVICES GUIDE (Part 2)** Adviser Profile

Date of issue 4 April 2025 - Version 13.0

The financial services offered in this Guide are provided by:

Ashley Walz Authorised Representative No. **1003541**
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 **Ashley Walz**, Authorised Representative No. **1003541** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Ashley** to prepare financial advice for you.

Ashley 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

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

Financial Services Your Adviser Provides

The financial services and products which **Ashley** 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

Ashley is a professional adviser 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.

As a guide Ashley'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.