

Monash Tax Accounting Services Pty Ltd

4/879 Springvale Road, Mulgrave 3170

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FINANCIAL PLANNING FINANCIAL SERVICES GUIDE – Part 2 Adviser Profile

Date of Issue 30 June 2018 (v10)

The financial services offered in this Guide are provided by:

Shweta Mittal Authorised Representative No. 408386

Monash Tax Accounting Services Pty Ltd ABN: 50 100 225 296

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Phone: (03) 9548 1699 **Fax:** (03) 9548 1899 **Email:** info@monashtax.com.au

An Authorised Representative of InterPrac Financial Planning Pty Ltd ABN 14 076 093 680

Australian Financial Services Licence Number: 246638

Level 8 525 Flinders St Melbourne Vic 3000

Ph: (03) 9209 9777 Fax: (03) 9209 9731

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.

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 Monash Tax Accounting Services Pty Ltd, and to ensure that you have sufficient information to confidently engage Shweta Mittal, Authorised Representative No. 429417, of InterPrac Financial Planning Pty Ltd (AFSL Number 246638) to prepare financial advice for you.

Shweta Mittal operates under Monash Tax Accounting Services Pty Ltd, which is Corporate Authorised Representative No. 40838.

If you have not yet received a copy of our Financial Services Guide - Part 1, please ask us for a copy or contact InterPrac Financial Planning Pty Ltd head office.

About Your Adviser

At Monash Tax Accounting Services, Shweta Mittal and her team are here to provide the best advice and service for our clients. With expert advisors and friendly support staff you are sure to feel comfortable with the services provided.

Shweta holds a bachelor degree of commerce and diploma of financial planning. Shweta is a fellow of the Institute of Professional Accountants as well as a member of CPA Australia. With over 16 years of experience in the financial planning and the accountancy industry. Shweta is well placed to assist clients with all of their financial planning matters.

Shweta Mittal
Authorised Representative No. 429417

Monash Tax Accounting Services Pty Ltd
Corporate Authorised Representative No. 408387

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Financial Services Your Adviser Provides

The financial services and products which Monash Tax Accounting Services can provide advice on comprise:

- Superannuation, including Allocated Pensions, Rollovers, Personal Superannuation, Company Superannuation and Self Managed Superannuation Funds;
- 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;
- Mortgage Lending;
- 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

Shweta Mittal 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.

Asset Based Fees: - These fees are expressed as a % of the investment amount and are deducted from your investment balance.

Commission only – Your adviser may be remunerated for the personal insurance services they provide by receiving commission. Commission rates vary greatly between products and providers. Please note, 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. As a guide, our advice fees are \$220 per hour, inclusive of GST.

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