VT Wealth Management Pty Ltd

FINANCIAL PLANNING

FINANCIAL SERVICES GUIDE (Part 2)

Adviser **Profile**

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The financial services offered in this Guide are provided by:

Vandana Tater Authorised Representative No. 1004030
VT Wealth Management Pty Ltd ABN 60 651 532 893
Postal Address PO Box 6468 Norwest NSW 2153
Phone 0433 214 297
Email vandana@vtwealth.com.au

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

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 **Vandana Vijayraj Tater (Vandana Tater)** Authorised Representative No. **1004030** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Vandana** to prepare financial advice for you.

Vandana operates under VT Wealth Management, Corporate Authorised Representative No 1293345.

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 **VT Wealth Management**

VT Wealth management is a full-service financial planning practice based in Sydney servicing clients all over Australia. We help Professionals, Families and Business Owners grow and protect lifetime wealth. We are able to do this effectively by taking a value based holistic approach to goal setting as it helps us understand more deeply what is truly important to our clients. Using this approach, we analyze every aspect of our client's lives to ensure our recommendations are in their best interest.

Whether we advise you on your investments or how to protect your assets or how to plan for a stress-free retirement – it's all about you. We strive to know more about you, your life, your values, your family, and your personal and financial goals as this helps us take a big picture view of your situation and recommend strategies to suit your individual profile.

About Your **Adviser**

Vandana Tater has gained over 16 years of experience in the Australian financial services industry working with some leading financial institutions in various roles. She has been working as a trusted financial advisor since last 9 years advising clients on Wealth accumulation strategies including Superannuation, Investments, Pre-retirement and Retirement planning and Debt management. She also specializes in Wealth protection strategies including Insurances (Life, Disability, Trauma & Income protection) and Estate planning.

Vandana's strengths include her ability to connect well with her clients and to make them feel understood and well looked after. She works collaboratively with her clients to develop a plan of action meeting their unique needs. Maintaining a strong moral approach in her work, Vandana ensures every advice she provides to her clients is in their best interest.

Vandana Tater
Authorised Representative No. **1004030**

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Vandana is passionate about maintaining and continually enhancing a high degree of professional education and holds the following qualifications and accreditations:

Qualifications & Accreditations

Certified Financial Planner CFP®

Grad Dip in Financial Planning (FINSIA)

Bachelors in Commerce (Accounting major)

Diploma in Financial Services & Investment management

Accredited listed product adviser (ASX)

Professional Memberships:

Financial Planning Association Australia (FPA)

Tax Practitioners Board (tax financial adviser)

Financial **Services Your Adviser Provides**

The financial services and products which **Vandana** 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;

Fees and **Payments**

Vandana 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.

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.

Our 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.

As a guide **Vandana's** advice fees are **$360 per hour** including GST.

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