

**Wealthpoint**  
FINANCIAL PLANNING



# Wealthpoint Financial Planning

## **FINANCIAL SERVICES GUIDE (Part 2)**

### **Adviser Profile**

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The financial services offered in this Guide are provided by:

**Graeme Davy Authorised Representative No. 1000299**

**Wealthpoint Financial Planning ABN 48 644 642 553**

**5 Greaves Place**

**Conder ACT 2906**

**Phone 0449 859 184 Email [gd@wealthpointfp.com.au](mailto:gd@wealthpointfp.com.au) Web [www.wealthpointfp.com.au](http://www.wealthpointfp.com.au)**

## 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 **Graeme Ian Davy (Graeme Davy)** Authorised Representative No. **1000299** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Graeme** to prepare financial advice for you.

**Graeme operates under WealthPoint Financial Planning Pty Ltd, Corporate Authorised Representative No 1284193**

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 Wealthpoint Financial Planning

Wealthpoint Financial Planning provides advice on investments, insurance, superannuation, cashflow/budgeting, and debt management, in addition to retirement and estate planning advice. We believe that every client has a financial plan, the difference is whether that plan looks to the long-term and is proactive in achieving your goals, or is it short-term and reacting to events in your life as they happen?

Our financial planners can help you take control of your plan, making it work for you and bringing you peace of mind that your finances are in good shape. We are located in Canberra and look after clients in the nation's capital and surrounds.

## About Your Adviser

Since 2002 I've provided personal financial advice to clients. My particular focus has been to enable my clients to enjoy and maintain a financially comfortable lifestyle in retirement. I have mainly worked in large institutions, at a specialist financial planning company and as an adviser for one of Australia's biggest industry super funds. In the realm of small business, I have provided investment advice for wealth builders and retirees in Canada and personal insurance advice for clients of a general insurance business in Australia.

My experience over a wide range of financial planning offerings allows me to identify how we can help our clients, or when we may need specialist assistance to ensure they receive the best possible advice.

I enjoy working with a wide range of clients, both the "financially inclined" and the "not so financially inclined", who will appreciate and benefit from the high-quality advice we provide.

I am a Certified Financial Planner, which is the highest internationally recognised qualification for the Financial Planning industry.

I also hold a Bachelor's Degree (Business), majoring in Finance, and the Diploma in Financial Planning.

**Graeme Davy**  
**Authorised Representative No. 1000299**

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Address: 5 Greaves Place, Conder, ACT 2906

Postal: PO Box 6391, Conder, ACT 2906

Mobile: 0449 859 184

Email: [gd@wealthpointfp.com.au](mailto:gd@wealthpointfp.com.au)

Web: [www.wealthpointfp.com.au](http://www.wealthpointfp.com.au)

## Financial Services Your Adviser Provides

The financial services and products which **Graeme** 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

**Graeme** 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.

**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 **Graeme** advice fees are \$330 per hour including GST.

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